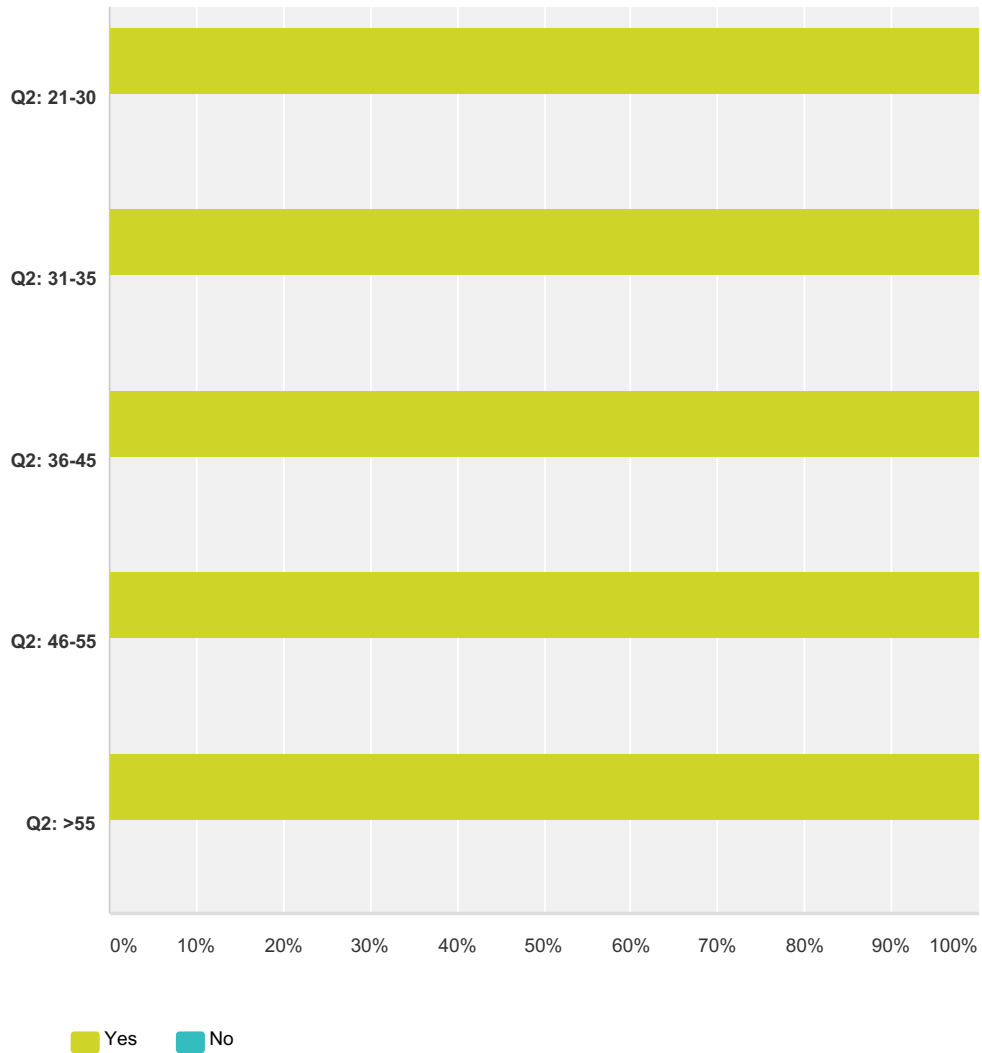


Q1 Do you have a child 18 or younger or are you planning to have a child?

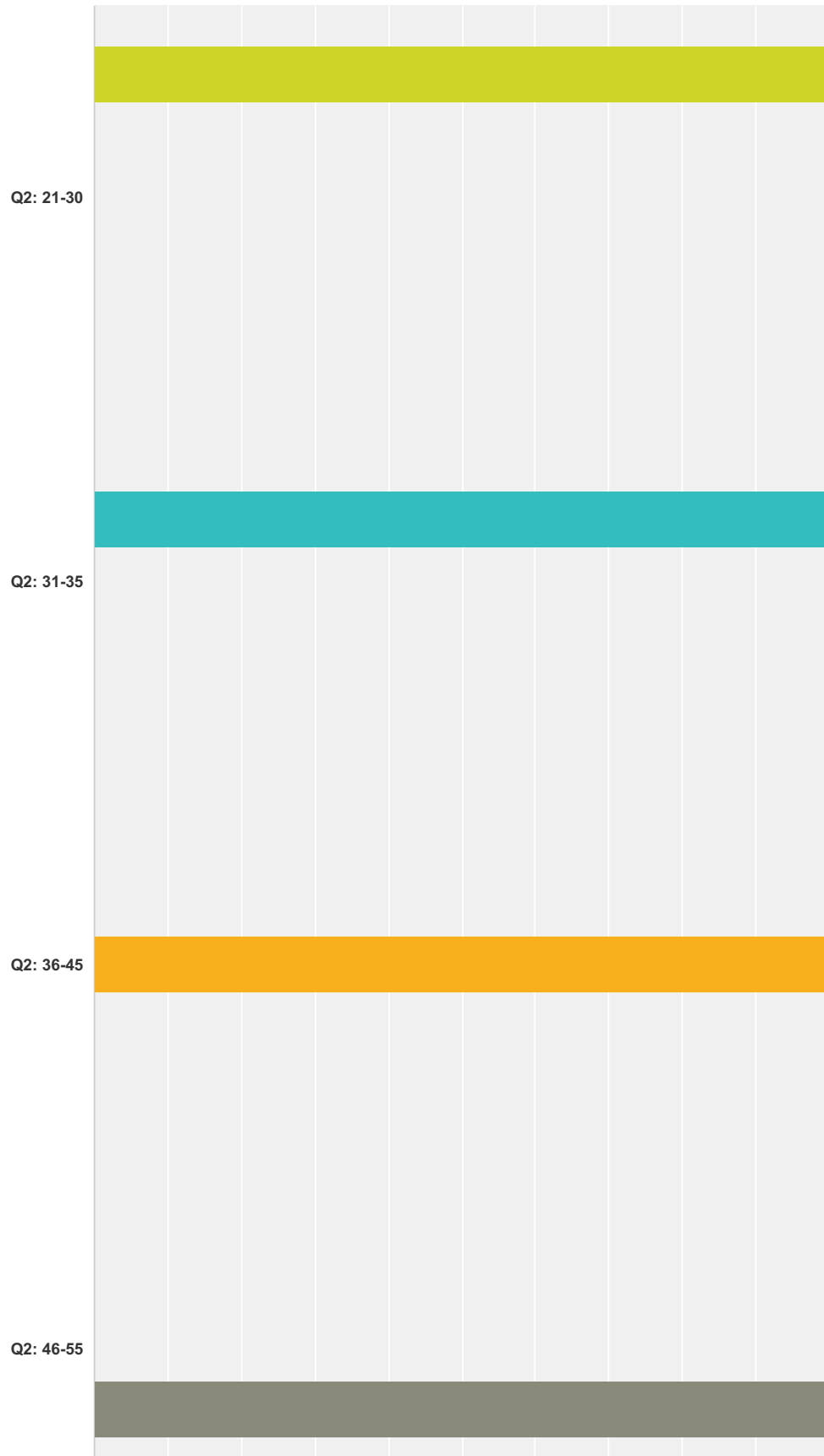
Answered: 1,013 Skipped: 0



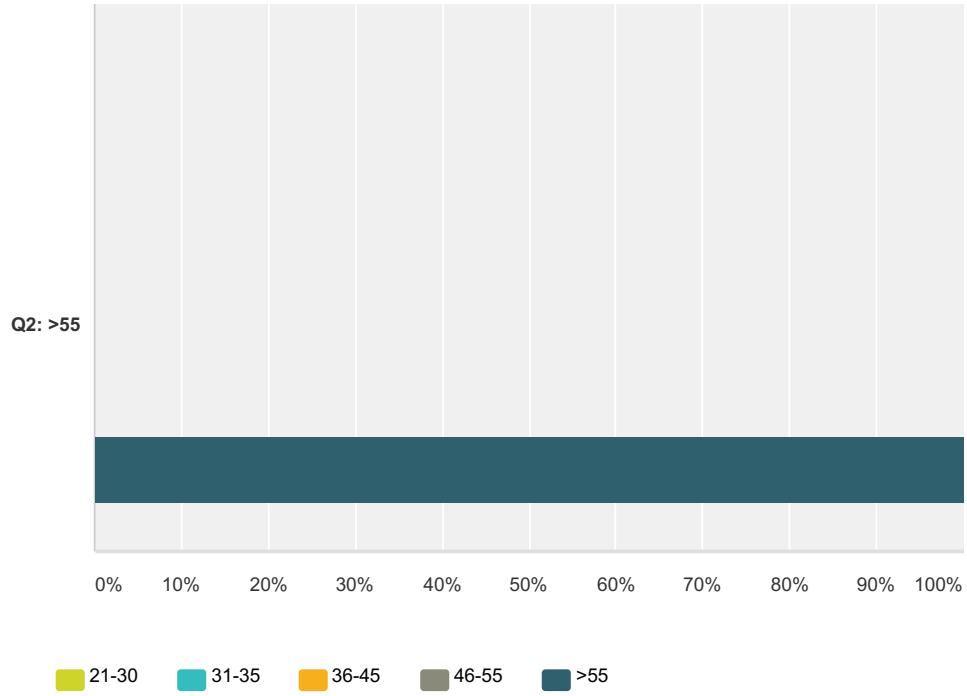
	Yes	No	Total
Q2: 21-30	100.00% 64	0.00% 0	6.32% 64
Q2: 31-35	100.00% 160	0.00% 0	15.79% 160
Q2: 36-45	100.00% 403	0.00% 0	39.78% 403
Q2: 46-55	100.00% 302	0.00% 0	29.81% 302
Q2: >55	100.00% 84	0.00% 0	8.29% 84
Total Respondents	1,013	0	1,013

Q2 How old are you?

Answered: 1,013 Skipped: 0



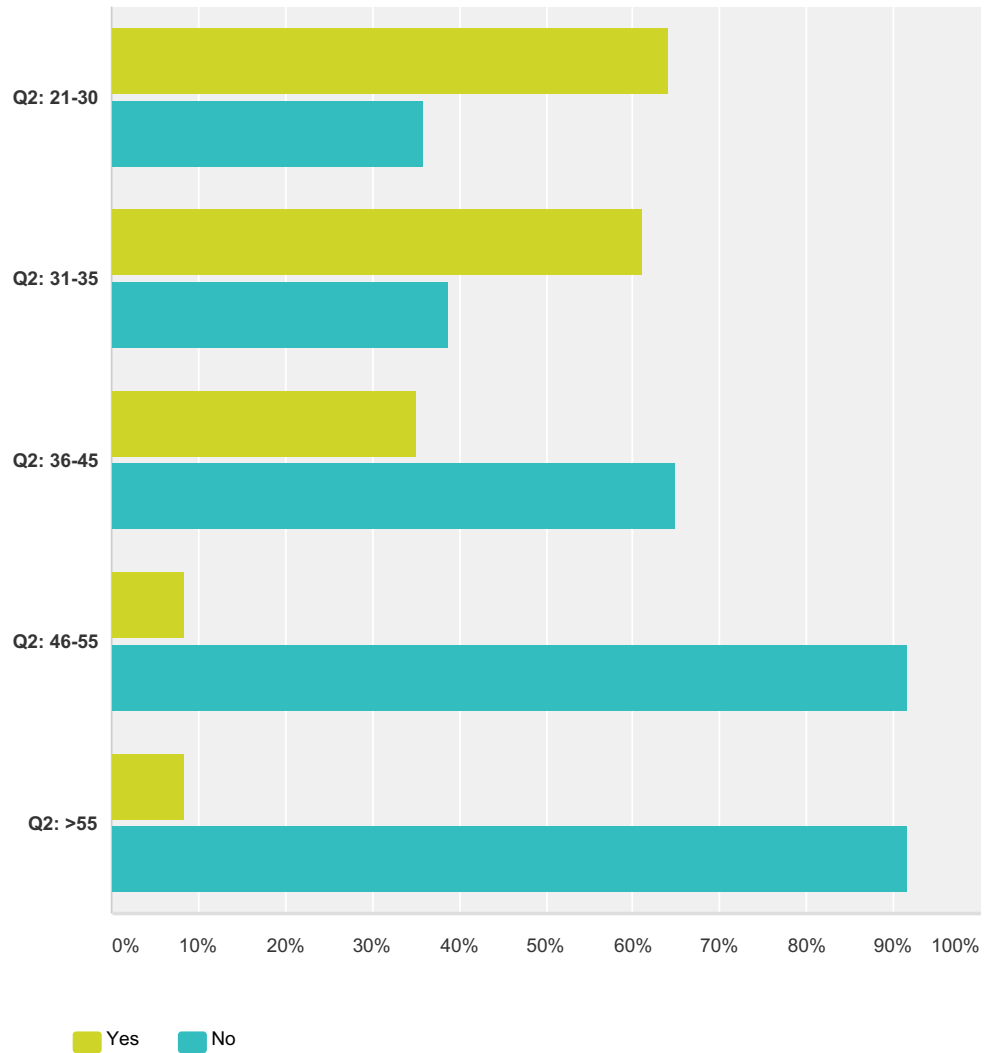
State of College Savings 2013-2014



	21-30	31-35	36-45	46-55	>55	Total
Q2: 21-30	100.00% 64	0.00% 0	0.00% 0	0.00% 0	0.00% 0	6.32% 64
Q2: 31-35	0.00% 0	100.00% 160	0.00% 0	0.00% 0	0.00% 0	15.79% 160
Q2: 36-45	0.00% 0	0.00% 0	100.00% 403	0.00% 0	0.00% 0	39.78% 403
Q2: 46-55	0.00% 0	0.00% 0	0.00% 0	100.00% 302	0.00% 0	29.81% 302
Q2: >55	0.00% 0	0.00% 0	0.00% 0	0.00% 0	100.00% 84	8.29% 84
Total Respondents	64	160	403	302	84	1,013

Q3 Do you have at least one child who is a newborn to age 5?

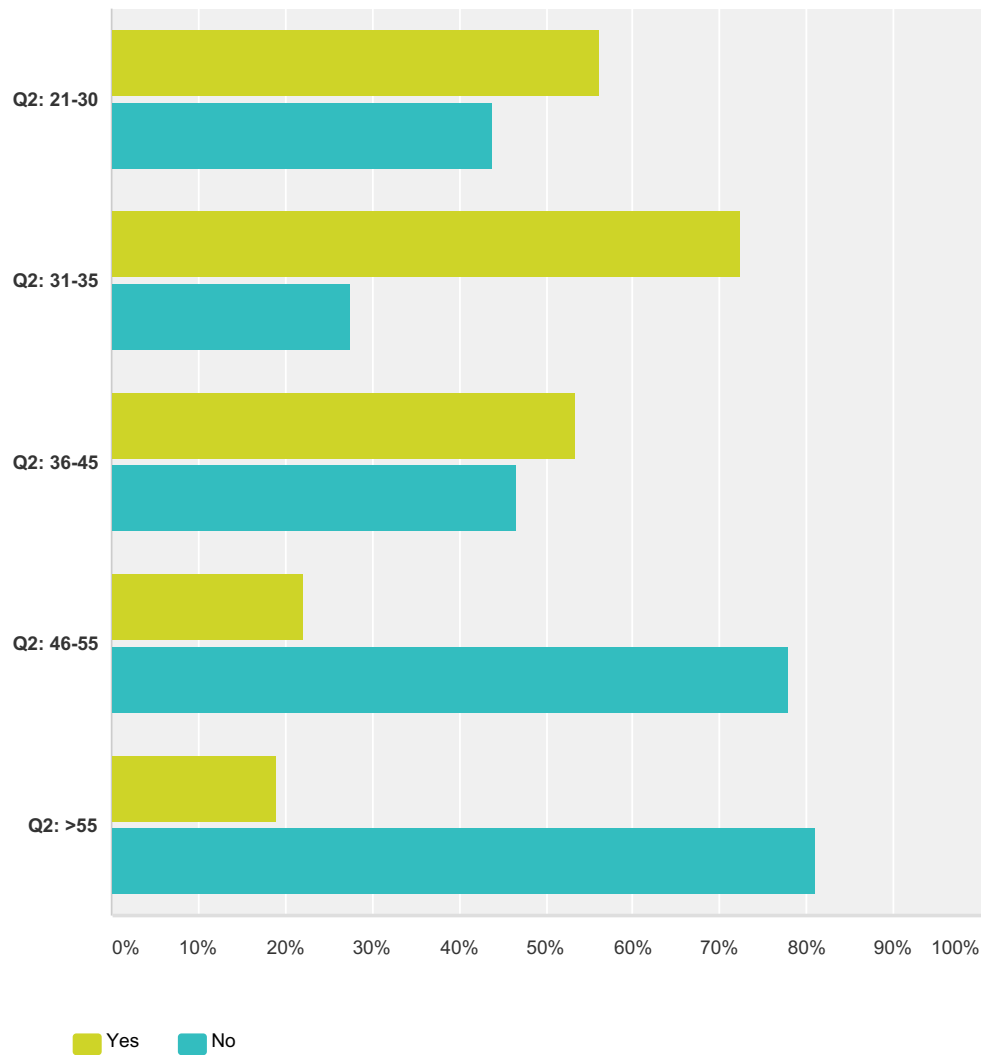
Answered: 1,013 Skipped: 0



	Yes	No	Total
Q2: 21-30	64.06% 41	35.94% 23	6.32% 64
Q2: 31-35	61.25% 98	38.75% 62	15.79% 160
Q2: 36-45	34.99% 141	65.01% 262	39.78% 403
Q2: 46-55	8.28% 25	91.72% 277	29.81% 302
Q2: >55	8.33% 7	91.67% 77	8.29% 84
Total Respondents	312	701	1,013

Q4 Do you have at least one child who is 6-10 years old?

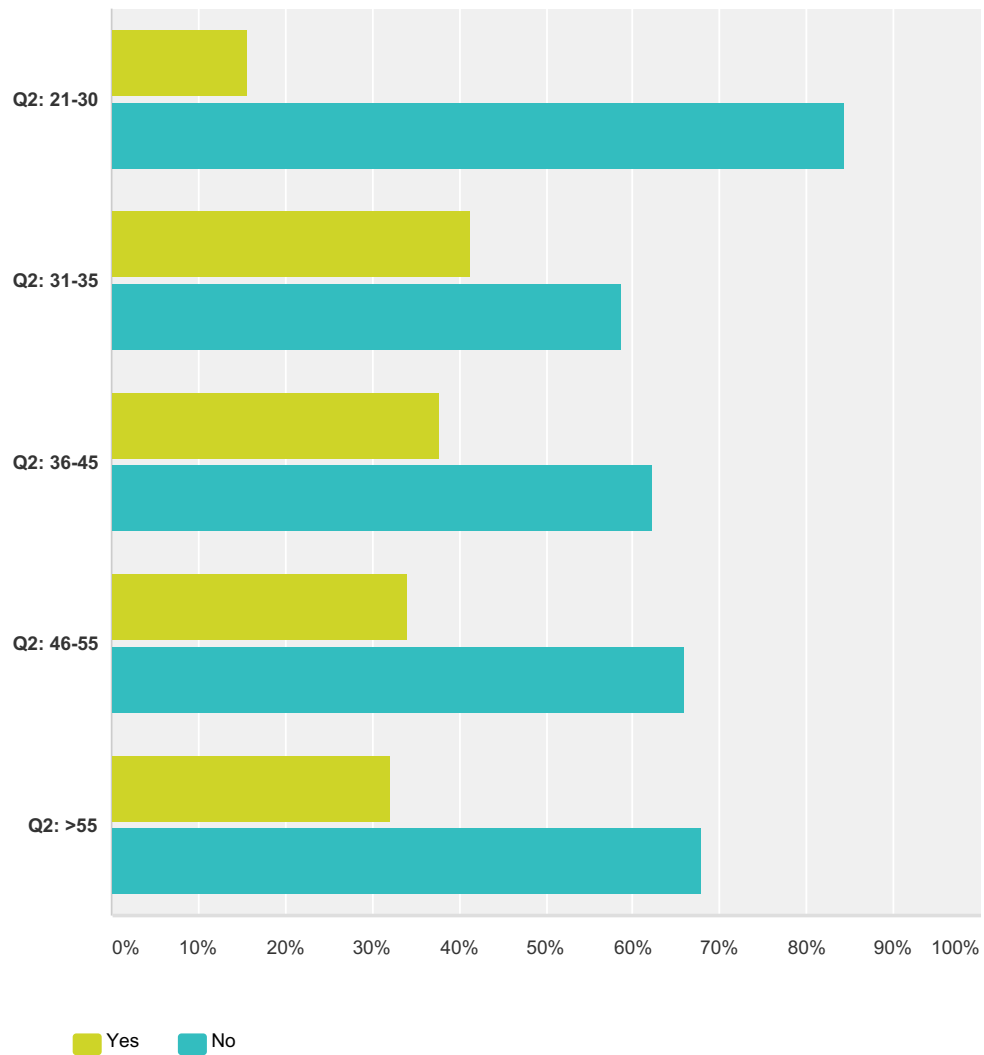
Answered: 1,013 Skipped: 0



	Yes	No	Total
Q2: 21-30	56.25% 36	43.75% 28	6.32% 64
Q2: 31-35	72.50% 116	27.50% 44	15.79% 160
Q2: 36-45	53.35% 215	46.65% 188	39.78% 403
Q2: 46-55	22.19% 67	77.81% 235	29.81% 302
Q2: >55	19.05% 16	80.95% 68	8.29% 84
Total Respondents	450	563	1,013

Q5 Do you have at least one child who is 11-13 years old?

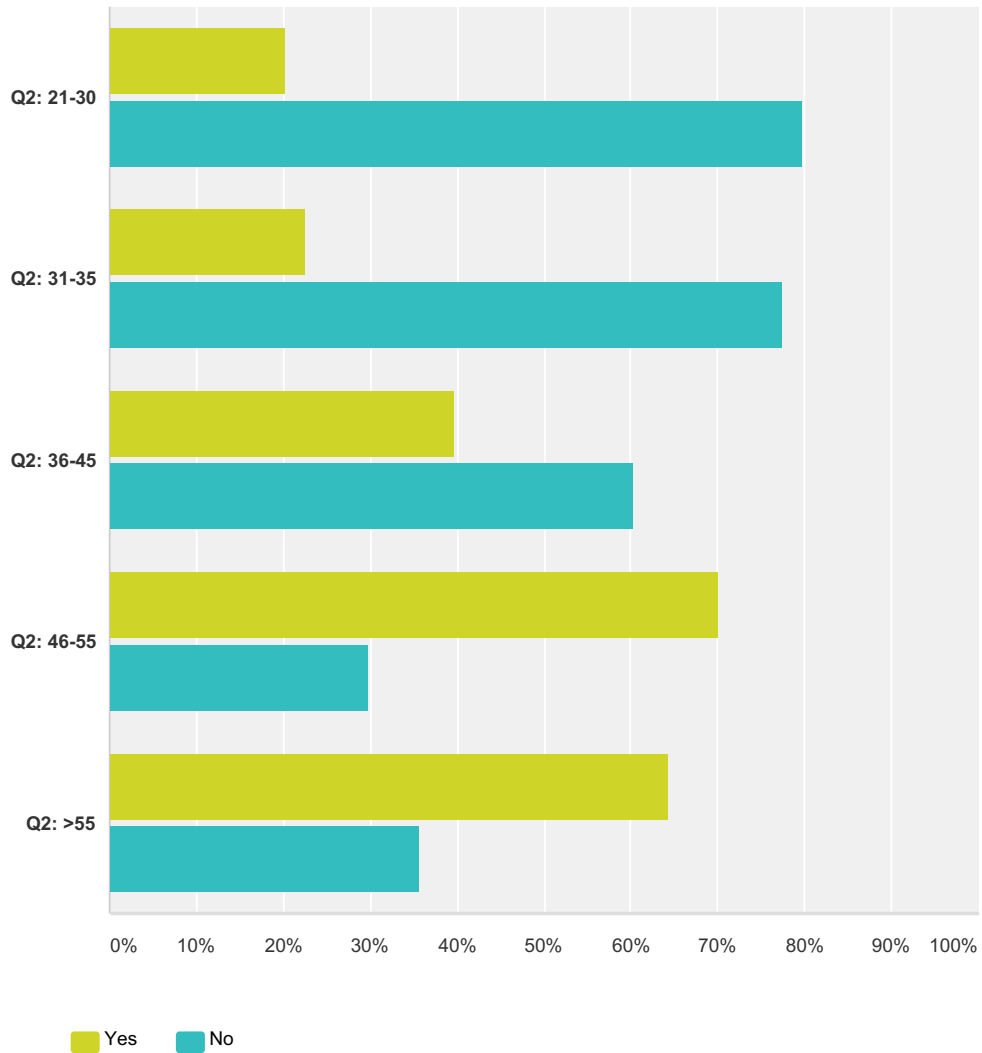
Answered: 1,013 Skipped: 0



	Yes	No	Total
Q2: 21-30	15.63% 10	84.38% 54	6.32% 64
Q2: 31-35	41.25% 66	58.75% 94	15.79% 160
Q2: 36-45	37.72% 152	62.28% 251	39.78% 403
Q2: 46-55	34.11% 103	65.89% 199	29.81% 302
Q2: >55	32.14% 27	67.86% 57	8.29% 84
Total Respondents	358	655	1,013

Q6 Do you have at least one child who is 14-18 years old?

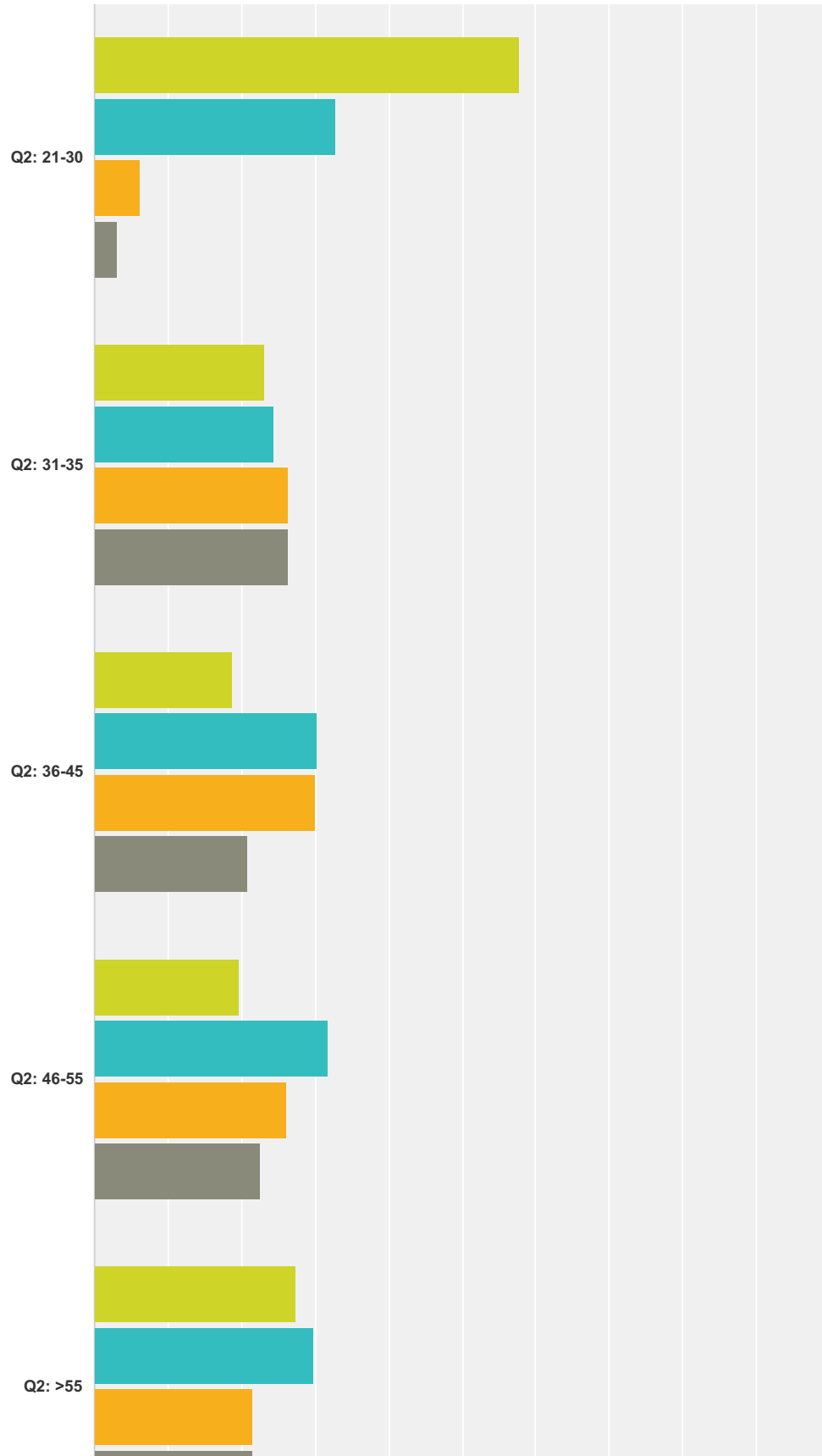
Answered: 1,013 Skipped: 0



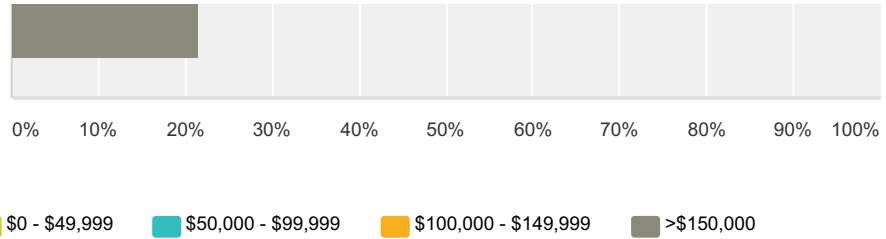
	Yes	No	Total
Q2: 21-30	20.31% 13	79.69% 51	6.32% 64
Q2: 31-35	22.50% 36	77.50% 124	15.79% 160
Q2: 36-45	39.70% 160	60.30% 243	39.78% 403
Q2: 46-55	70.20% 212	29.80% 90	29.81% 302
Q2: >55	64.29% 54	35.71% 30	8.29% 84
Total Respondents	475	538	1,013

Q7 What is your annual household income?

Answered: 1,013 Skipped: 0



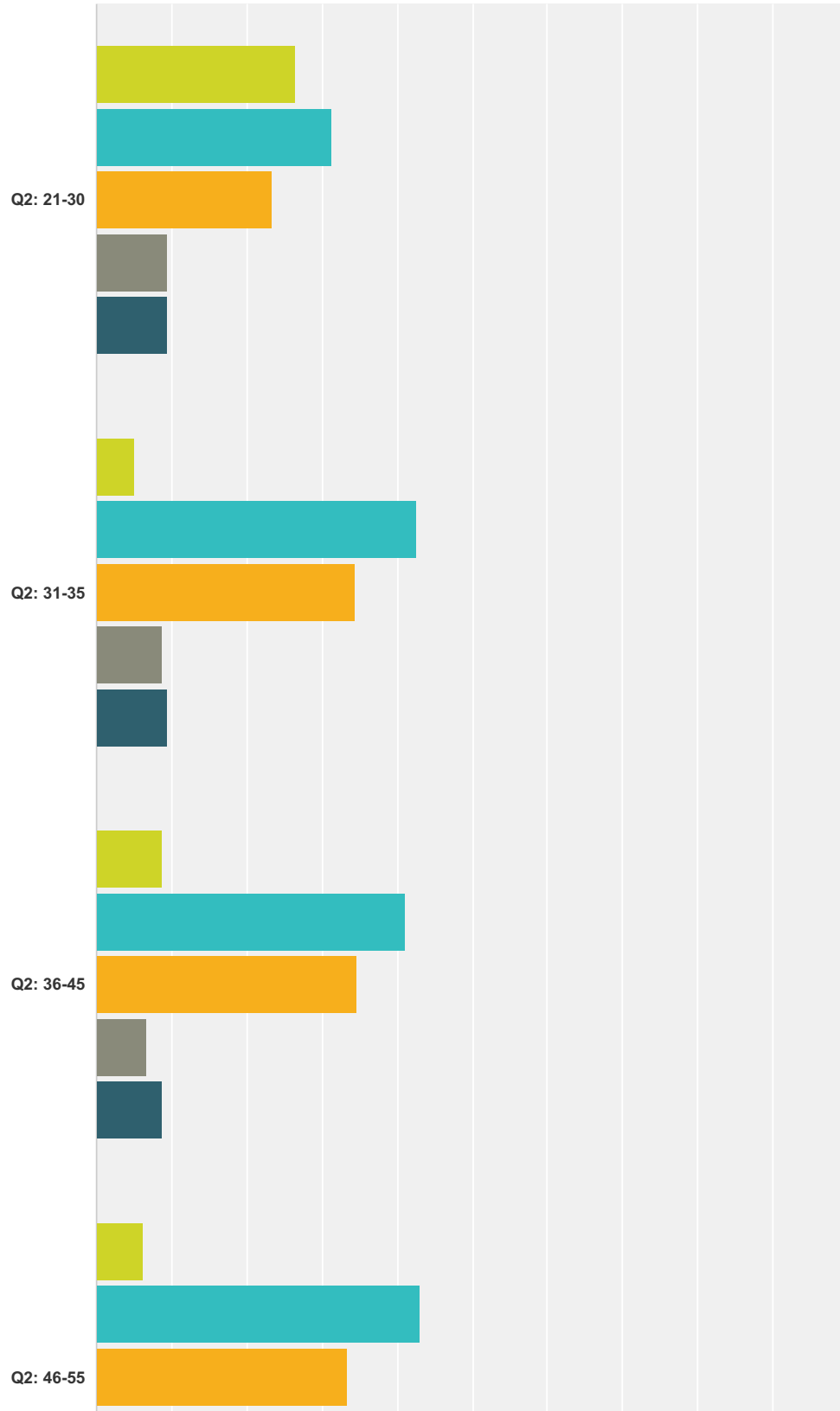
State of College Savings 2013-2014



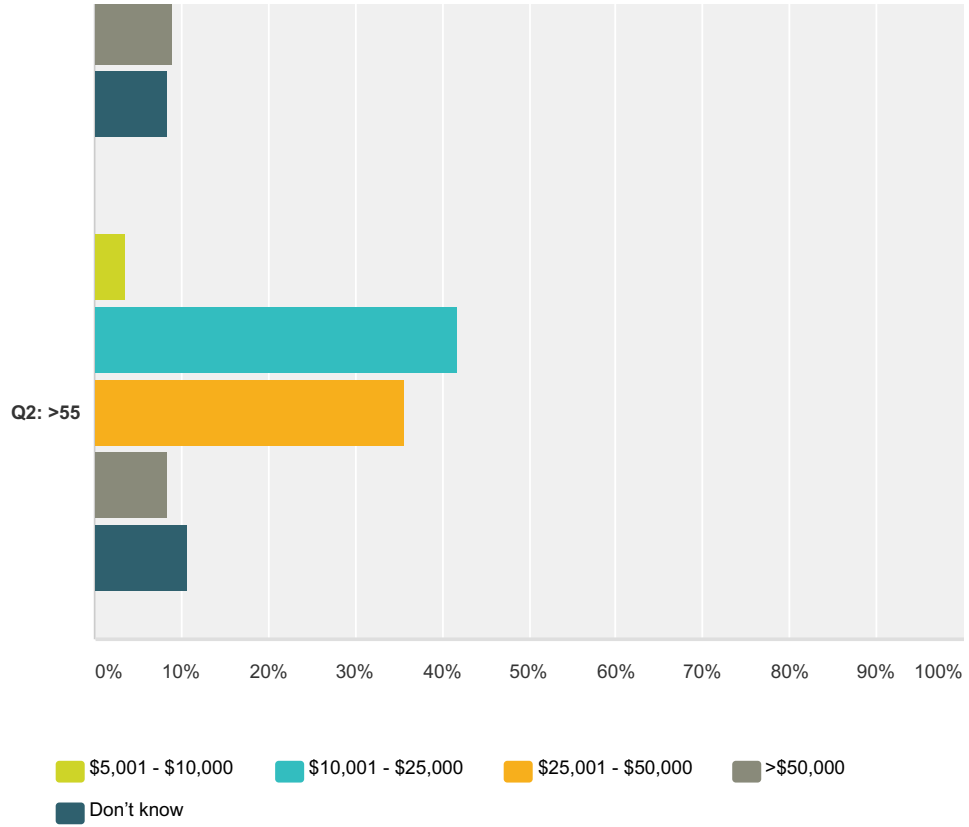
	\$0 - \$49,999	\$50,000 - \$99,999	\$100,000 - \$149,999	>\$150,000	Total
Q2: 21-30	57.81% 37	32.81% 21	6.25% 4	3.13% 2	6.32% 64
Q2: 31-35	23.13% 37	24.38% 39	26.25% 42	26.25% 42	15.79% 160
Q2: 36-45	18.86% 76	30.27% 122	30.02% 121	20.84% 84	39.78% 403
Q2: 46-55	19.54% 59	31.79% 96	26.16% 79	22.52% 68	29.81% 302
Q2: >55	27.38% 23	29.76% 25	21.43% 18	21.43% 18	8.29% 84
Total Respondents	232	303	264	214	1,013

Q8 How much do you think the average public college costs (tuition, room, board and supplies) today per year?

Answered: 1,013 Skipped: 0



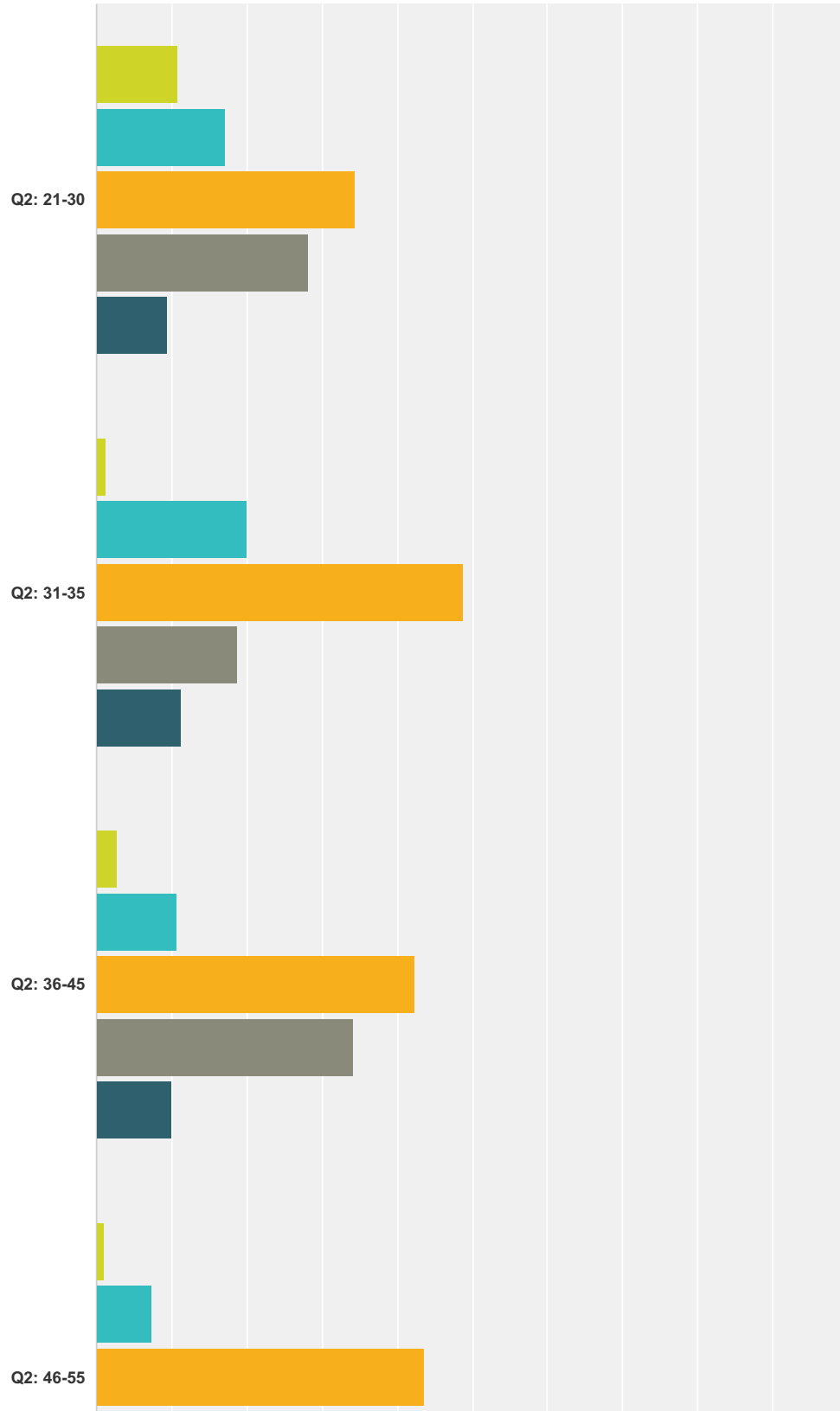
State of College Savings 2013-2014



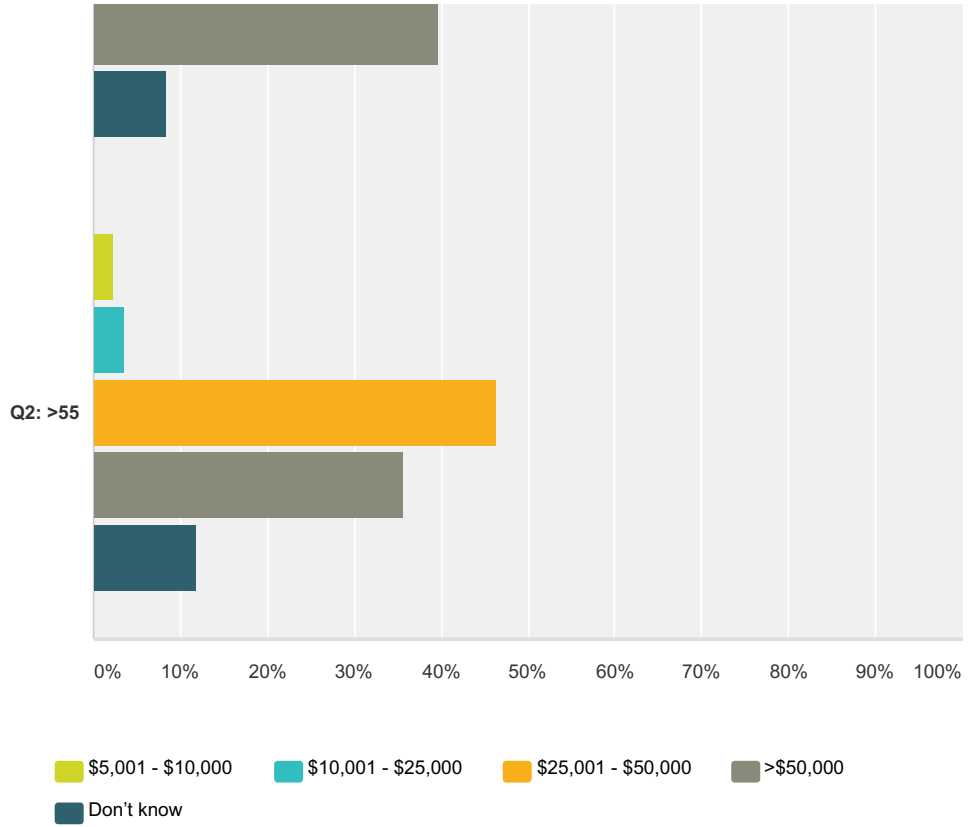
	\$5,001 - \$10,000	\$10,001 - \$25,000	\$25,001 - \$50,000	>\$50,000	Don't know	Total
Q2: 21-30	26.56% 17	31.25% 20	23.44% 15	9.38% 6	9.38% 6	6.32% 64
Q2: 31-35	5.00% 8	42.50% 68	34.38% 55	8.75% 14	9.38% 15	15.79% 160
Q2: 36-45	8.68% 35	41.19% 166	34.74% 140	6.70% 27	8.68% 35	39.78% 403
Q2: 46-55	6.29% 19	43.05% 130	33.44% 101	8.94% 27	8.28% 25	29.81% 302
Q2: >55	3.57% 3	41.67% 35	35.71% 30	8.33% 7	10.71% 9	8.29% 84
Total Respondents	82	419	341	81	90	1,013

Q9 How much do you think the average private college costs (tuition, room, board and supplies) today per year?

Answered: 1,013 Skipped: 0



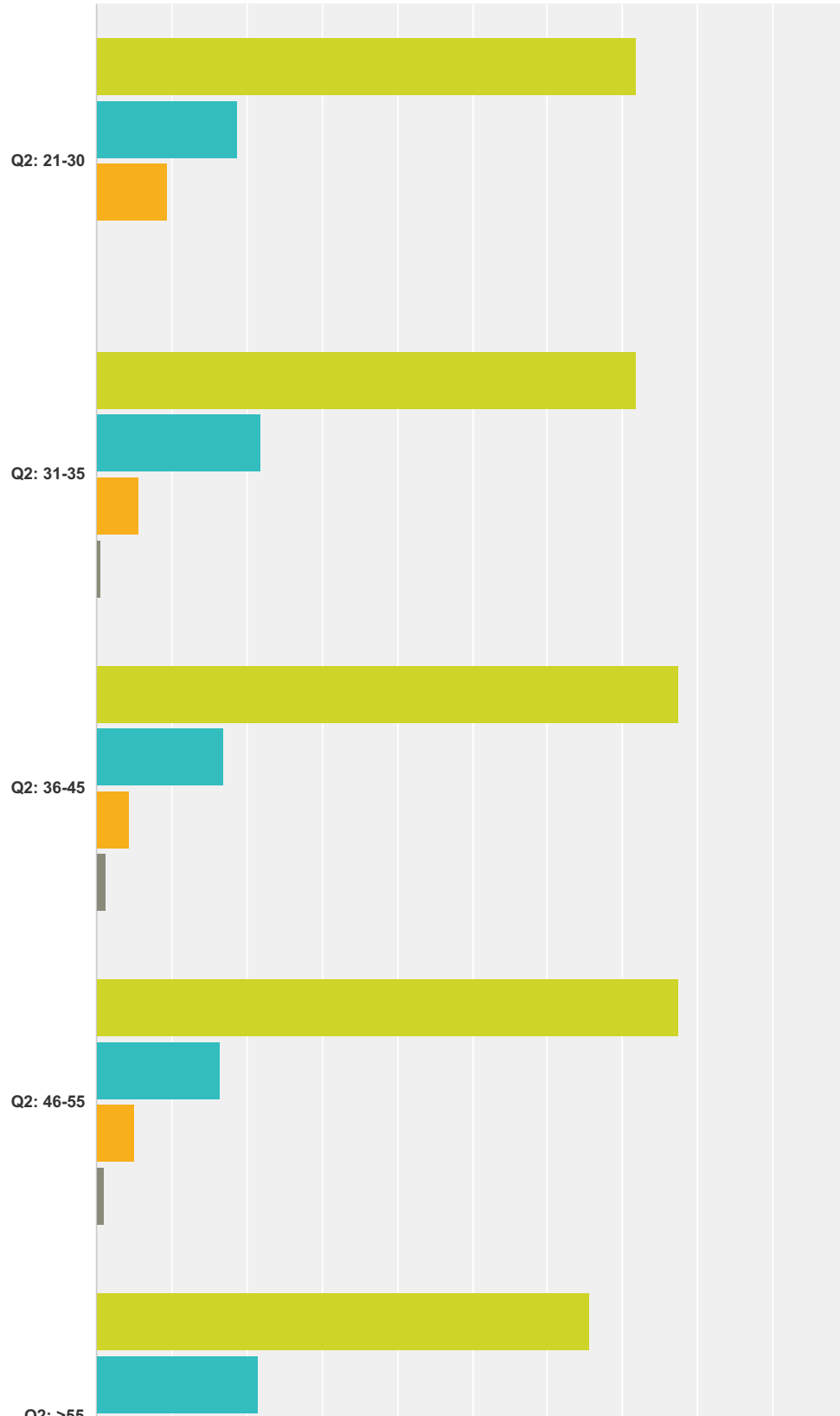
State of College Savings 2013-2014



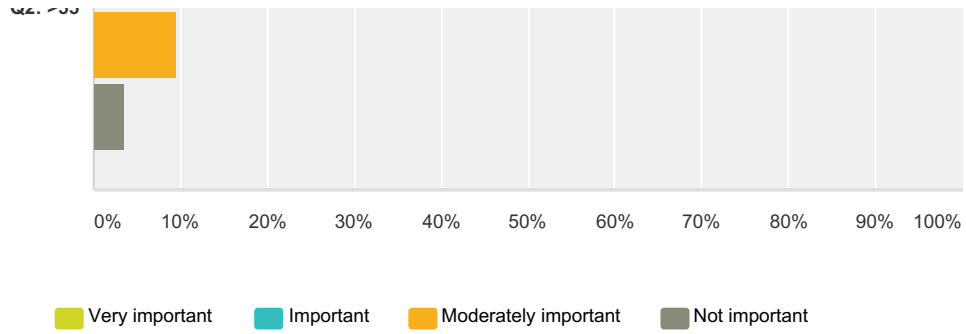
	\$5,001 - \$10,000	\$10,001 - \$25,000	\$25,001 - \$50,000	>\$50,000	Don't know	Total
Q2: 21-30	10.94% 7	17.19% 11	34.38% 22	28.13% 18	9.38% 6	6.32% 64
Q2: 31-35	1.25% 2	20.00% 32	48.75% 78	18.75% 30	11.25% 18	15.79% 160
Q2: 36-45	2.73% 11	10.67% 43	42.43% 171	34.24% 138	9.93% 40	39.78% 403
Q2: 46-55	0.99% 3	7.28% 22	43.71% 132	39.74% 120	8.28% 25	29.81% 302
Q2: >55	2.38% 2	3.57% 3	46.43% 39	35.71% 30	11.90% 10	8.29% 84
Total Respondents	25	111	442	336	99	1,013

Q10 How important is it to you that your child be able to attend college if they want to do so?

Answered: 1,013 Skipped: 0



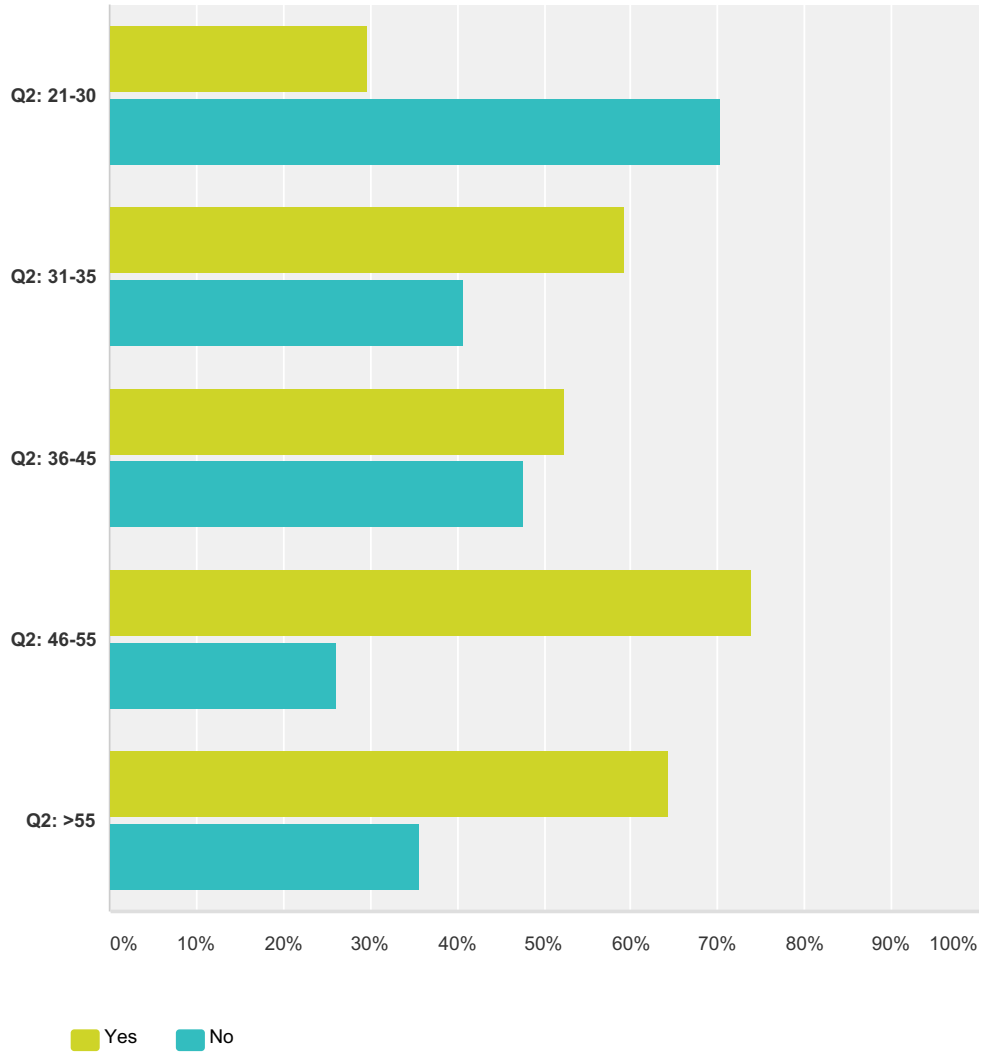
State of College Savings 2013-2014



	Very important	Important	Moderately important	Not important	Total
Q2: 21-30	71.88% 46	18.75% 12	9.38% 6	0.00% 0	6.32% 64
Q2: 31-35	71.88% 115	21.88% 35	5.63% 9	0.63% 1	15.79% 160
Q2: 36-45	77.42% 312	16.87% 68	4.47% 18	1.24% 5	39.78% 403
Q2: 46-55	77.48% 234	16.56% 50	4.97% 15	0.99% 3	29.81% 302
Q2: >55	65.48% 55	21.43% 18	9.52% 8	3.57% 3	8.29% 84
Total Respondents	762	183	56	12	1,013

Q11 Have you talked with your child/children about the costs of college and your involvement in paying for it?

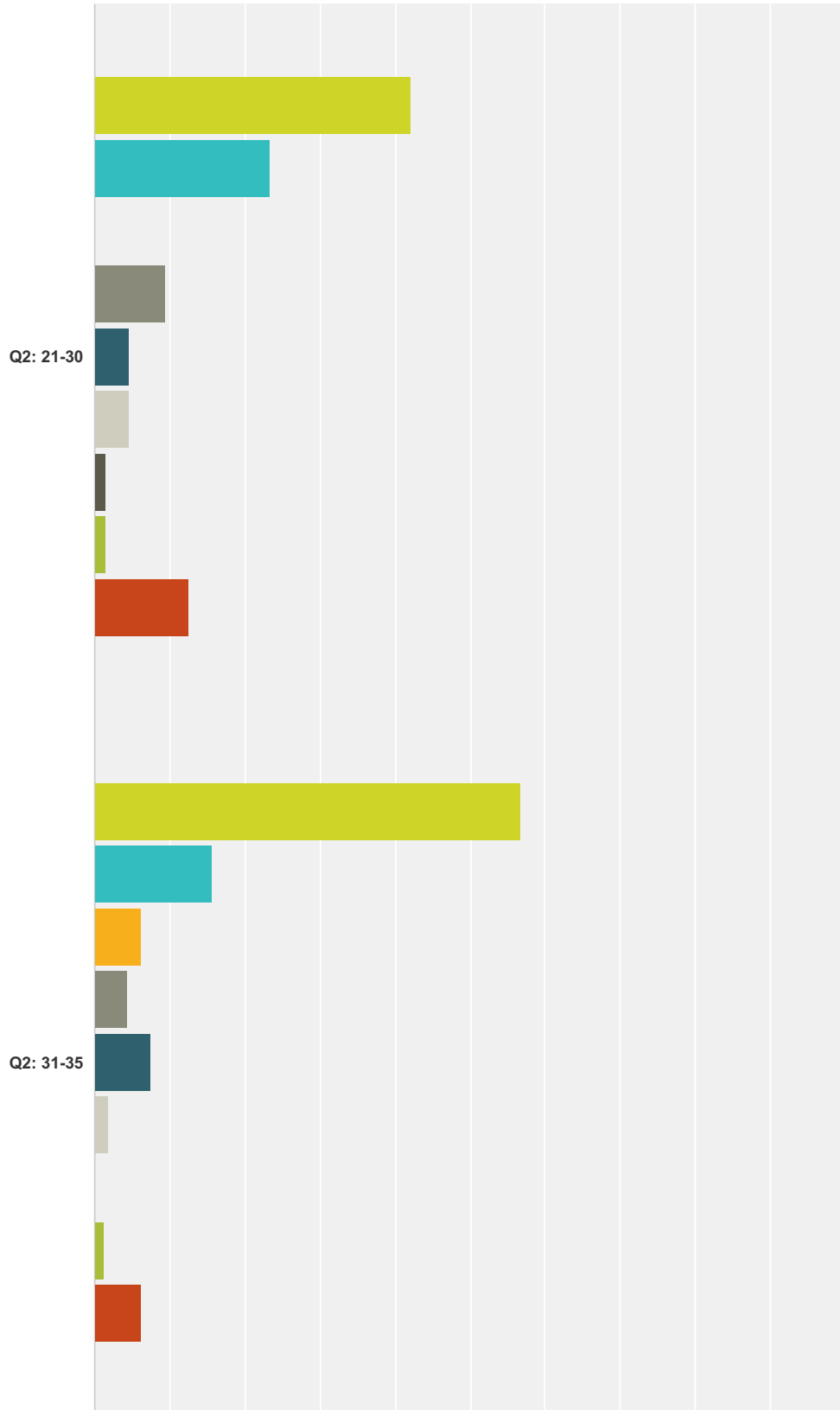
Answered: 1,013 Skipped: 0



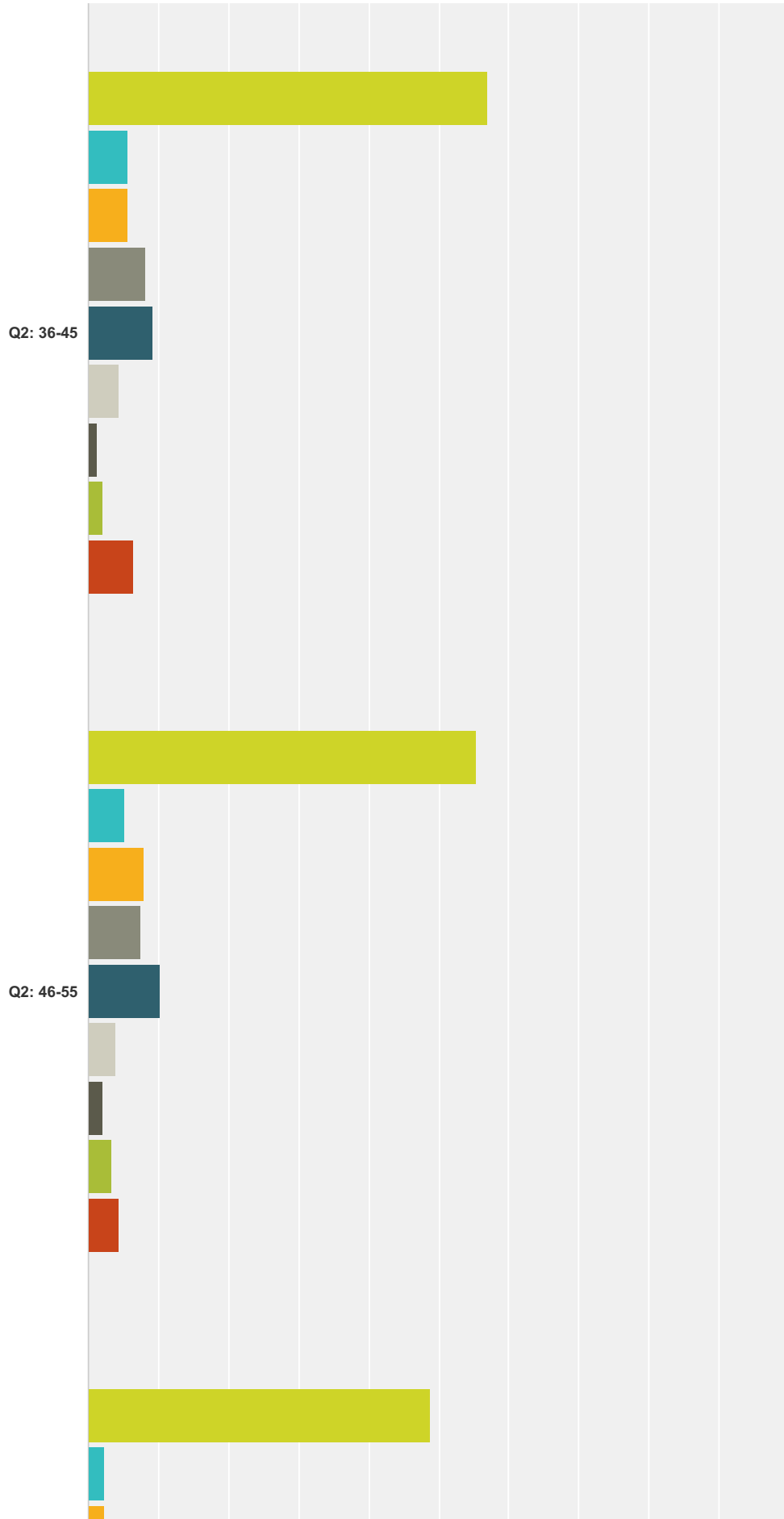
	Yes	No	Total
Q2: 21-30	29.69% 19	70.31% 45	6.32% 64
Q2: 31-35	59.38% 95	40.63% 65	15.79% 160
Q2: 36-45	52.36% 211	47.64% 192	39.78% 403
Q2: 46-55	73.84% 223	26.16% 79	29.81% 302
Q2: >55	64.29% 54	35.71% 30	8.29% 84
Total Respondents	602	411	1,013

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

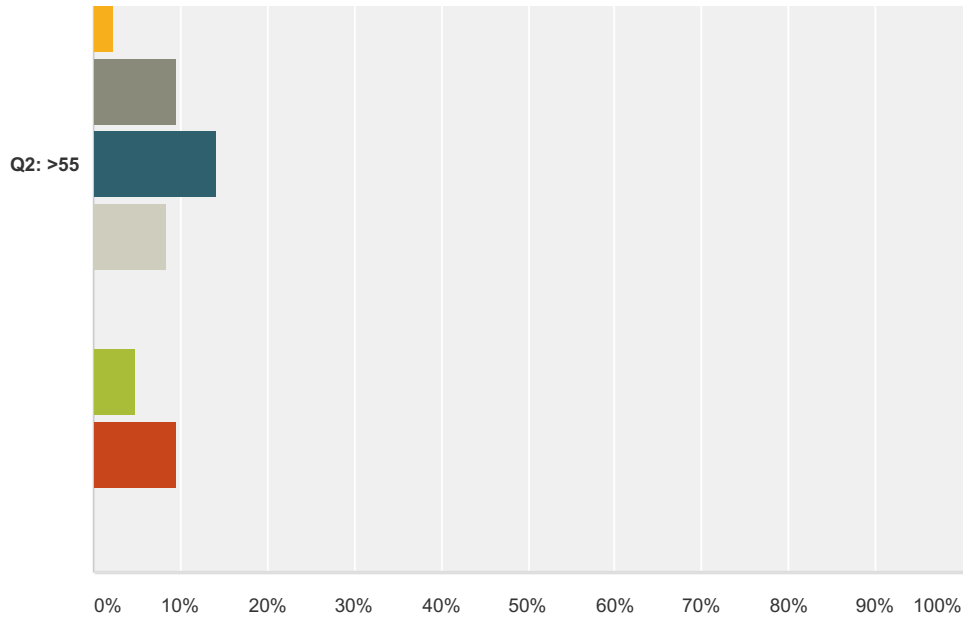
Answered: 1,013 Skipped: 0



State of College Savings 2013-2014



State of College Savings 2013-2014

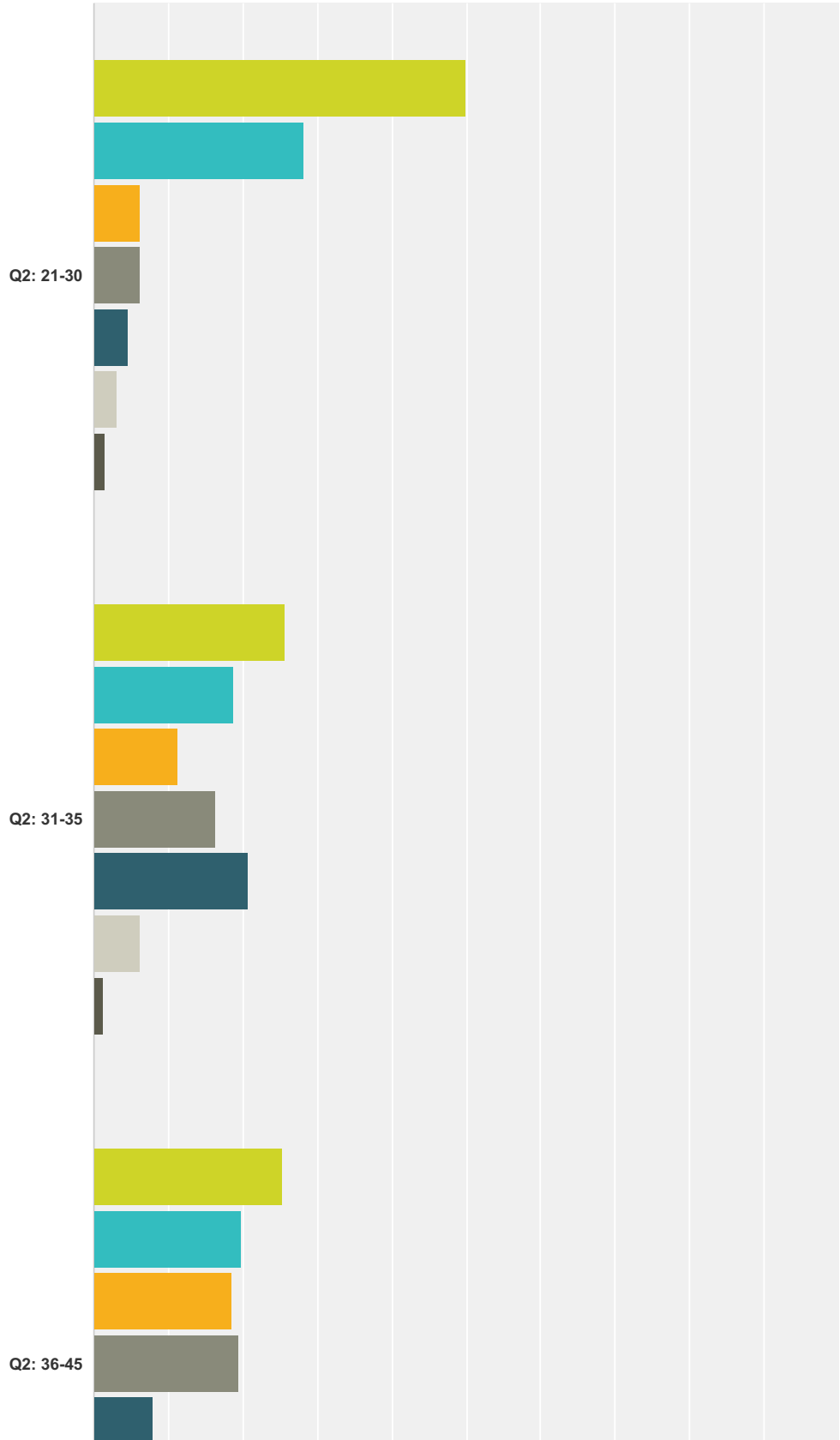


- Yes, I am saving
- Yes, I plan to save, but have not yet started
- Yes, I anticipate taking out loans
- Yes, I am/plan to save and anticipate taking out loans
- Yes, but I do not know how I am going to pay
- No, I expect they will get scholarships
- No, I expect the government to help me
- No, I feel it is their responsibility
- No, I cannot afford it

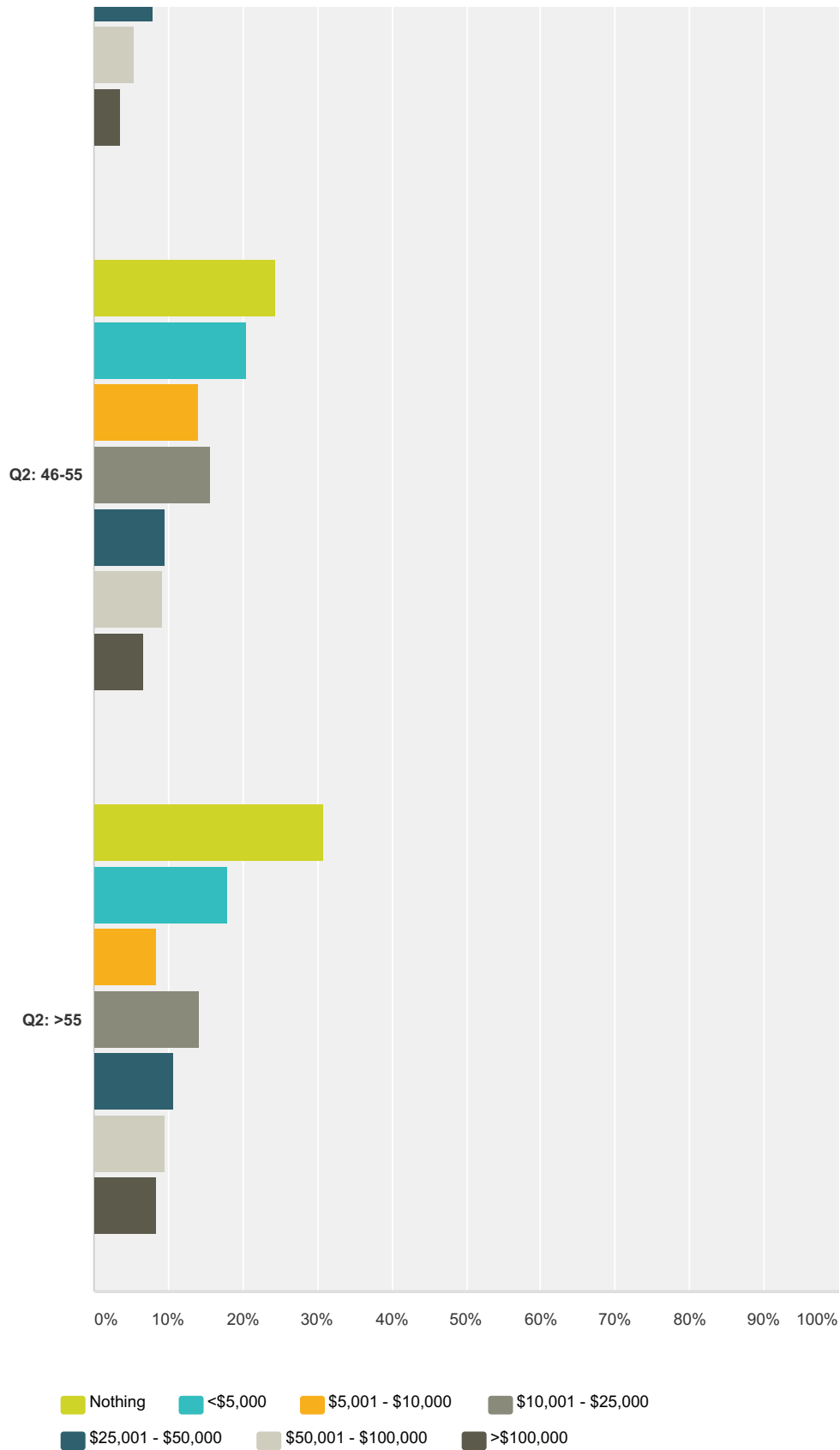
	Yes, I am saving	Yes, I plan to save, but have not yet started	Yes, I anticipate taking out loans	Yes, I am/plan to save and anticipate taking out loans	Yes, but I do not know how I am going to pay	No, I expect they will get scholarships	No, I expect the government to help me	No, I feel it is their responsibility	No, I cannot afford it	Total
Q2: 21-30	42.19% 27	23.44% 15	0.00% 0	9.38% 6	4.69% 3	4.69% 3	1.56% 1	1.56% 1	12.50% 8	6.32% 64
Q2: 31-35	56.88% 91	15.63% 25	6.25% 10	4.38% 7	7.50% 12	1.88% 3	0.00% 0	1.25% 2	6.25% 10	15.79% 160
Q2: 36-45	57.07% 230	5.71% 23	5.71% 23	8.19% 33	9.18% 37	4.47% 18	1.24% 5	1.99% 8	6.45% 26	39.78% 403
Q2: 46-55	55.30% 167	5.30% 16	7.95% 24	7.62% 23	10.26% 31	3.97% 12	1.99% 6	3.31% 10	4.30% 13	29.81% 302
Q2: >55	48.81% 41	2.38% 2	2.38% 2	9.52% 8	14.29% 12	8.33% 7	0.00% 0	4.76% 4	9.52% 8	8.29% 84
Total Respondents	556	81	59	77	95	43	12	25	65	1,013

Q13 How much have you saved for your children's college education (per child)?

Answered: 1,013 Skipped: 0



State of College Savings 2013-2014



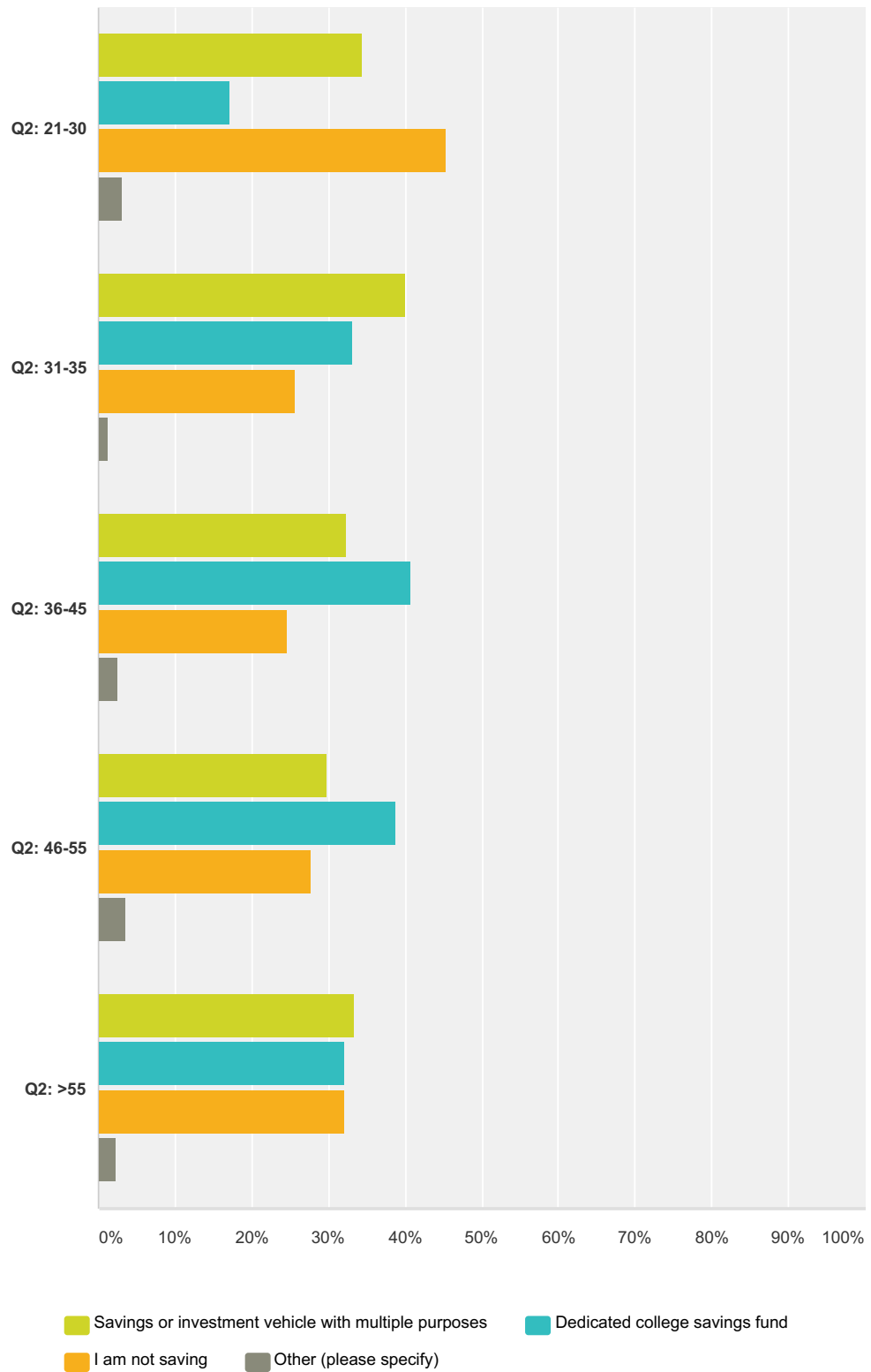
	Nothing	<\$5,000	\$5,001 - \$10,000	\$10,001 - \$25,000	\$25,001 - \$50,000	\$50,001 - \$100,000	>\$100,000	Total
Q2: 21-30	50.00%	28.13%	6.25%	6.25%	4.69%	3.13%	1.56%	6.32%
	32	18	4	4	3	2	1	64

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Q2: 31-35	25.62% 41	18.75% 30	11.25% 18	16.25% 26	20.63% 33	6.25% 10	1.25% 2	15.79% 160
Q2: 36-45	25.31% 102	19.85% 80	18.61% 75	19.35% 78	7.94% 32	5.46% 22	3.47% 14	39.78% 403
Q2: 46-55	24.50% 74	20.53% 62	13.91% 42	15.56% 47	9.60% 29	9.27% 28	6.62% 20	29.81% 302
Q2: >55	30.95% 26	17.86% 15	8.33% 7	14.29% 12	10.71% 9	9.52% 8	8.33% 7	8.29% 84
Total Respondents	275	205	146	167	106	70	44	1,013

Q14 If you are saving for college, how are you saving?

Answered: 1,013 Skipped: 0



State of College Savings 2013-2014

	Savings or investment vehicle with multiple purposes	Dedicated college savings fund	I am not saving	Other (please specify)	Total
Q2: 21-30	34.38% 22	17.19% 11	45.31% 29	3.13% 2	6.32% 64
Q2: 31-35	40.00% 64	33.13% 53	25.62% 41	1.25% 2	15.79% 160
Q2: 36-45	32.26% 130	40.69% 164	24.57% 99	2.48% 10	39.78% 403
Q2: 46-55	29.80% 90	38.74% 117	27.81% 84	3.64% 11	29.81% 302
Q2: >55	33.33% 28	32.14% 27	32.14% 27	2.38% 2	8.29% 84
Total Respondents	334	372	280	27	1,013

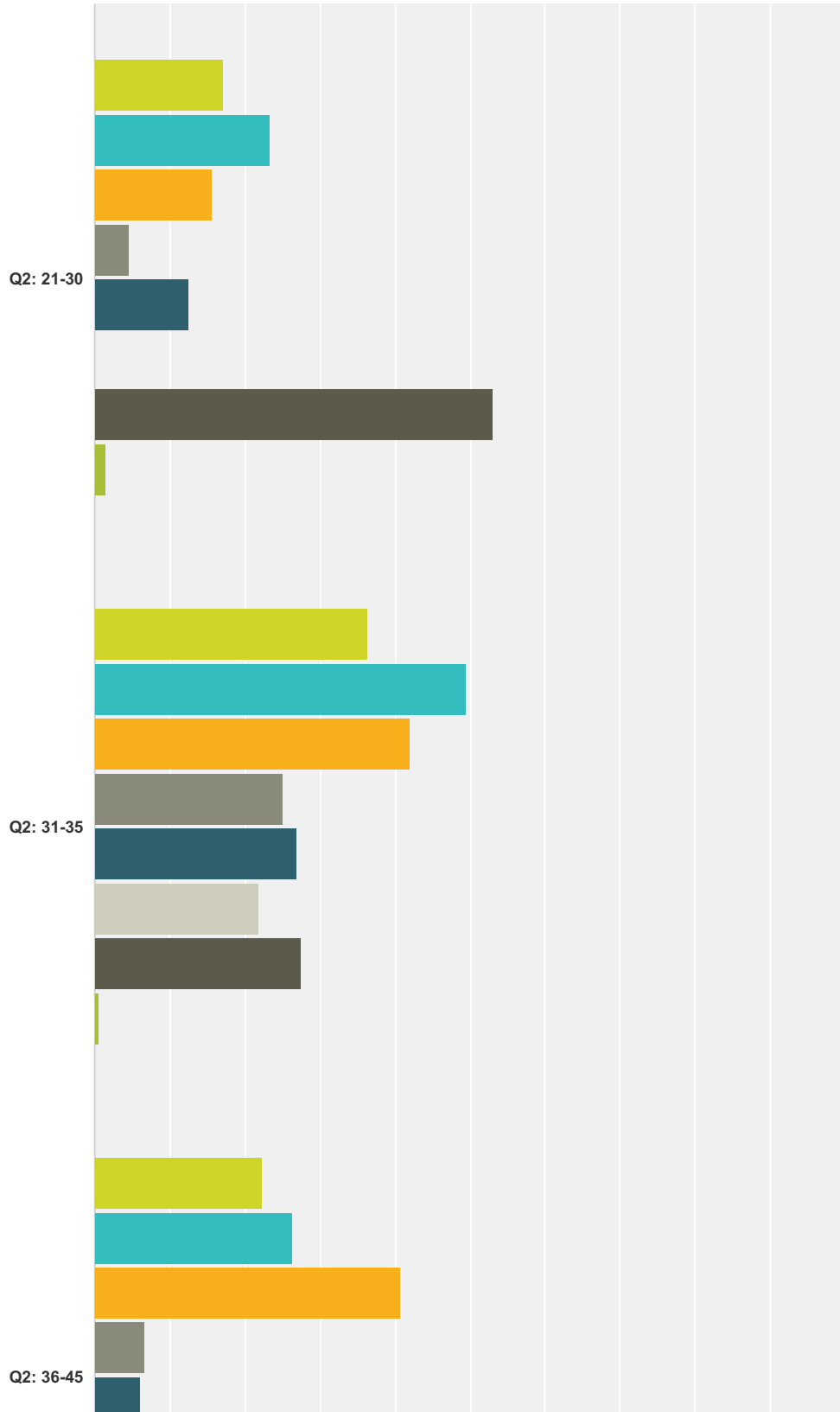
#	Q2: 21-30	Date
1	My daughter had a trust fund set up by donation.	7/24/2013 6:49 PM
2	savings account Saving account locked until he turns 21.	7/19/2013 7:30 PM
#	Q2: 31-35	Date
1	savings account Savings Account	7/24/2013 7:43 PM
2	529 Prepaid college tuition within a particular state	7/24/2013 5:28 PM
#	Q2: 36-45	Date
1	savings account savings account	7/25/2013 6:28 PM
2	savings bond Their uncle has started a savings bond for them	7/24/2013 9:50 PM
3	?	7/24/2013 8:53 PM
4	Bonds	7/24/2013 8:09 PM
5	savings account Account	7/24/2013 7:31 PM
6	Informal saving putting money to side .	7/24/2013 5:51 PM
7	watching what I spend	7/24/2013 5:36 PM
8	When my husband walked out on me, part of the court order specified that he pay out of his significantly higher income. I also am holding on to my cash settlement from the divorce to use for college expenses in case he is dishonest about it.	7/24/2013 5:24 PM
9	Gerber Gerber insurance	7/24/2013 5:13 PM
10	trying to do it in any conventional way.	7/21/2013 1:29 AM
#	Q2: 46-55	Date
1	savings account saving acct.	7/25/2013 3:19 PM
2	Informal saving putting away money as i can	7/25/2013 3:13 PM
3	savings account saving account	7/25/2013 2:32 AM
4	Money Market account	7/25/2013 12:25 AM
5	Informal saving saving what I can when I can	7/24/2013 10:28 PM
6	employer benefits accruing student tuition as part of employer benefits	7/24/2013 8:49 PM
7	We will be saving soon	7/24/2013 7:33 PM
8	529 plans plus regular Stock account with mutual funds and savings account.	7/24/2013 7:29 PM
9	savings account savings account	7/24/2013 7:18 PM
10	savings account savings account	7/23/2013 4:51 PM

State of College Savings 2013-2014

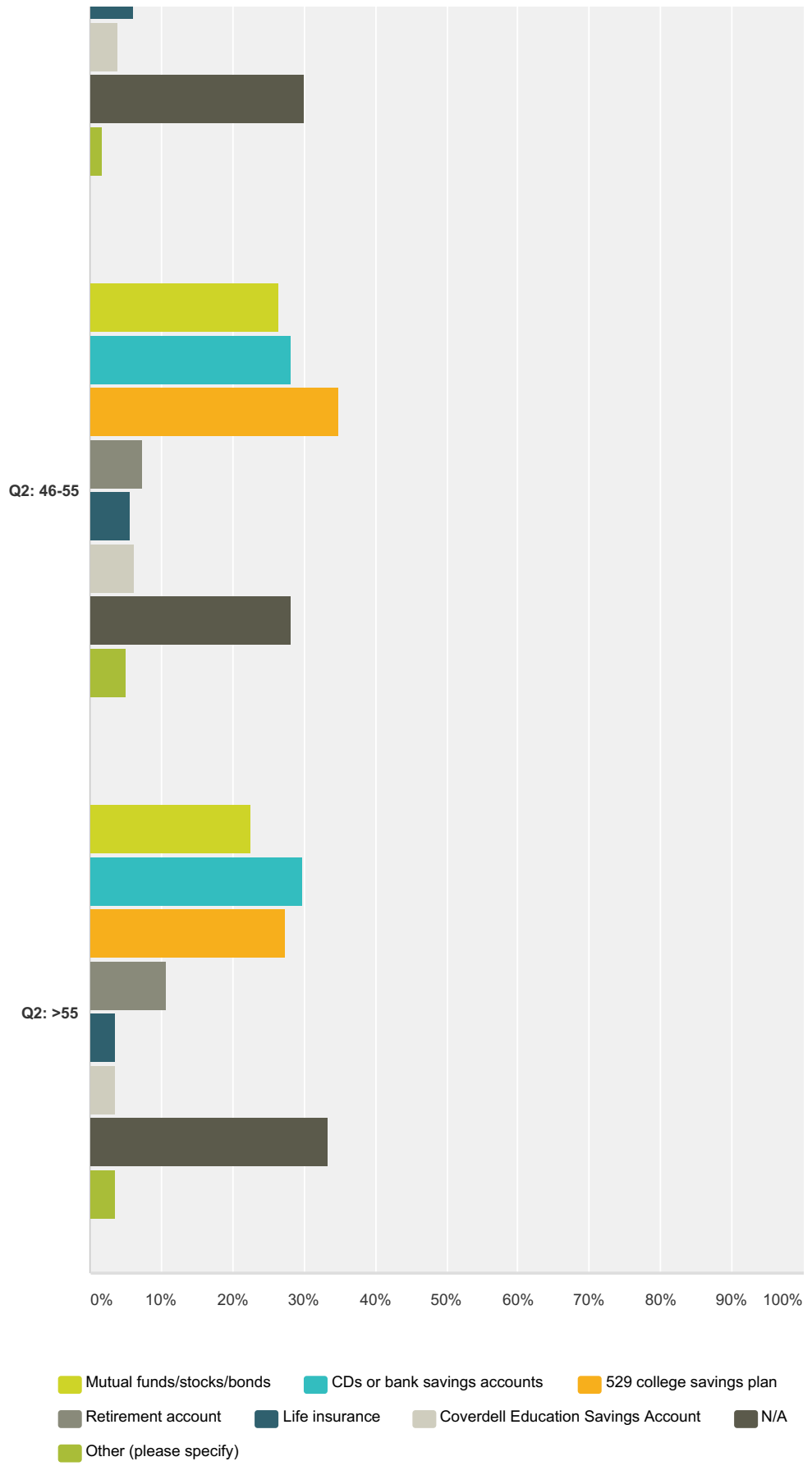
11	529 Guaranteed tuition plan	7/20/2013 9:09 PM
#	Q2: >55	Date
1	savings account Passbook	7/24/2013 8:36 PM
2	not sure	7/24/2013 5:36 PM

Q15 If you are saving for college, what vehicles are you using? (Check all that apply)

Answered: 1,013 Skipped: 0



State of College Savings 2013-2014



State of College Savings 2013-2014

	Mutual funds/stocks/bonds	CDs or bank savings accounts	529 college savings plan	Retirement account	Life insurance	Coverdell Education Savings Account	N/A	Other (please specify)	Total
Q2: 21-30	17.19% 11	23.44% 15	15.63% 10	4.69% 3	12.50% 8	0.00% 0	53.13% 34	1.56% 1	8.09% 82
Q2: 31-35	36.25% 58	49.38% 79	41.88% 67	25.00% 40	26.88% 43	21.88% 35	27.50% 44	0.63% 1	36.23% 367
Q2: 36-45	22.33% 90	26.30% 106	40.69% 164	6.70% 27	5.96% 24	3.97% 16	30.02% 121	1.74% 7	54.79% 555
Q2: 46-55	26.49% 80	28.15% 85	34.77% 105	7.28% 22	5.63% 17	6.29% 19	28.15% 85	4.97% 15	42.25% 428
Q2: >55	22.62% 19	29.76% 25	27.38% 23	10.71% 9	3.57% 3	3.57% 3	33.33% 28	3.57% 3	11.15% 113
Total Respondents	258	310	369	101	95	73	312	27	1,013

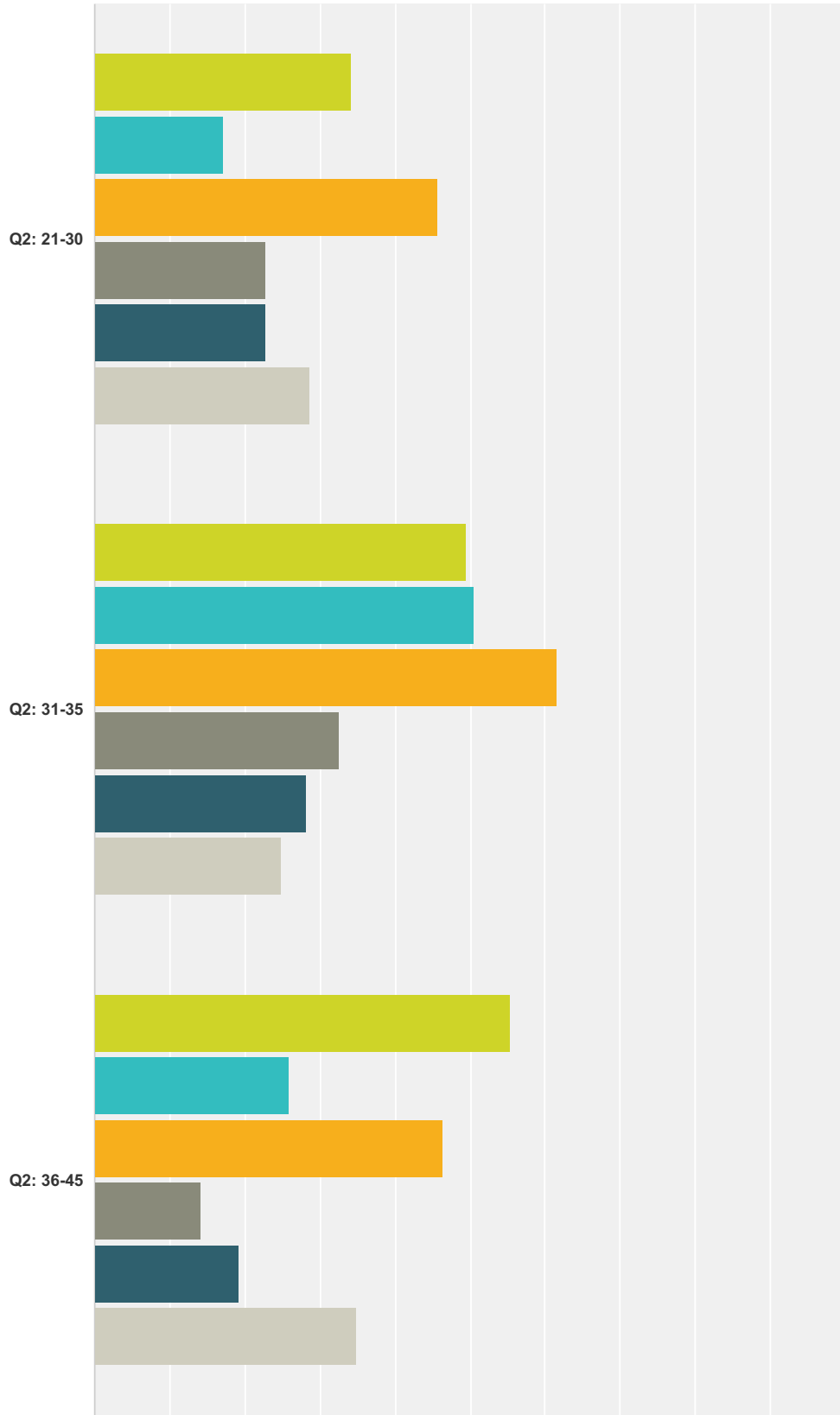
#	Q2: 21-30	Date
1	savings account \$50 from every paycheck.	7/19/2013 7:30 PM
#	Q2: 31-35	Date
1	529 - prepaid Prepaid state program	7/24/2013 5:28 PM
#	Q2: 36-45	Date
1	529 - prepaid florida pre paid	7/25/2013 2:42 PM
2	bonds	7/24/2013 8:09 PM
3	529 529 account	7/24/2013 7:23 PM
4	529 upromise	7/24/2013 6:53 PM
5	different accounts	7/24/2013 5:21 PM
6	gerber Gerber insurance	7/24/2013 5:13 PM
7	529 UPromise	7/19/2013 10:10 PM
#	Q2: 46-55	Date
1	roth ira roth	7/25/2013 4:27 PM
2	savings account saving extra cash in savings account	7/25/2013 3:13 PM
3	savings account saving account	7/25/2013 2:32 AM
4	Money Market	7/25/2013 12:25 AM
5	savings account regular savings account	7/24/2013 11:13 PM
6	employer benefit employer benefit	7/24/2013 8:49 PM
7	evtra cash	7/24/2013 8:28 PM
8	Have not saved for college	7/24/2013 8:12 PM
9	credit union	7/24/2013 6:04 PM
10	Just savings	7/24/2013 5:51 PM
11	chet	7/24/2013 5:40 PM
12	529 - prepaid MESP	7/24/2013 5:39 PM
13	529 - prepaid MESP	7/24/2013 5:31 PM
14	real estate	7/24/2013 5:26 PM
15	529 - prepaid Guaranteed state tuition plan	7/20/2013 9:09 PM

State of College Savings 2013-2014

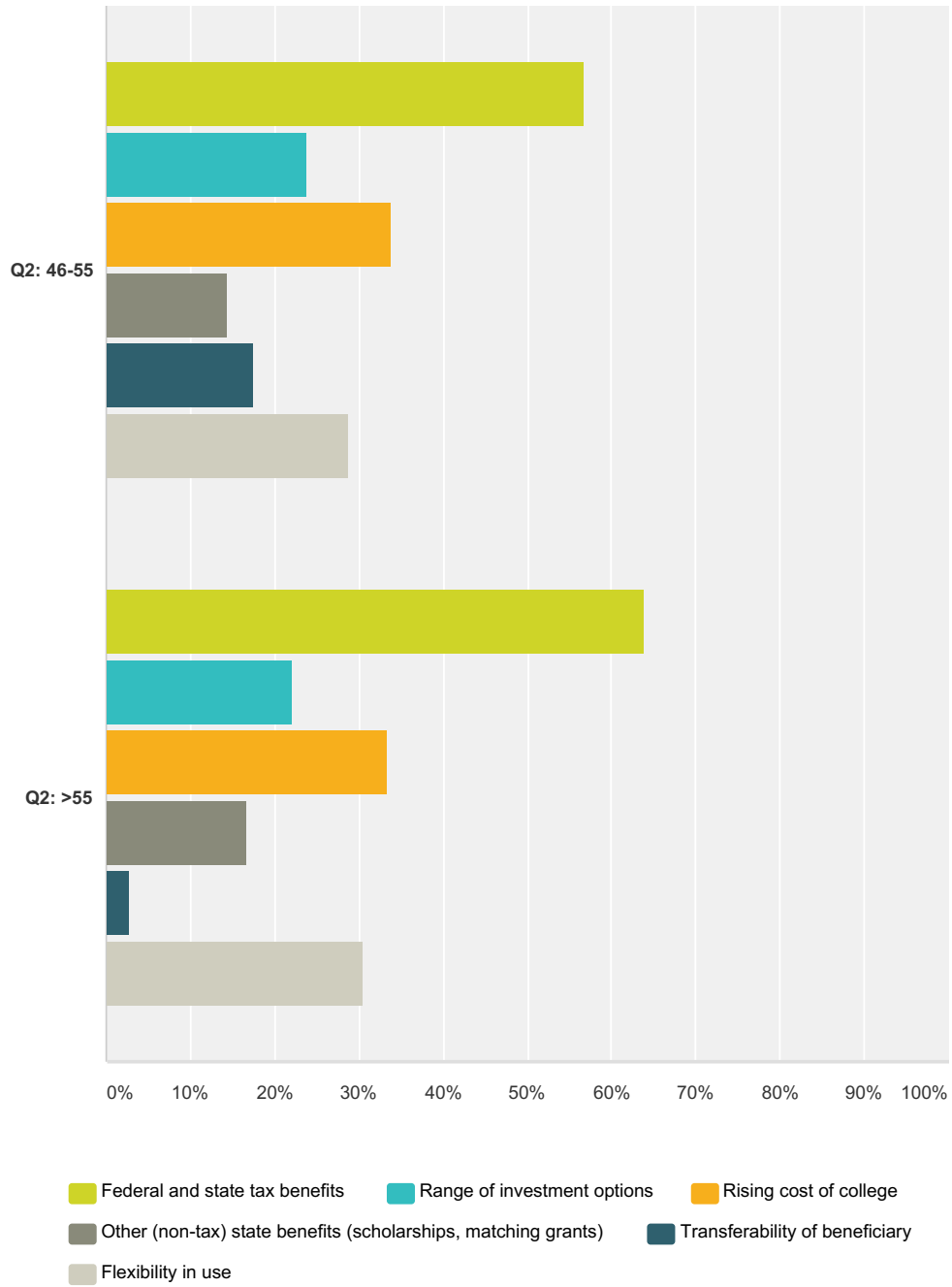
#	Q2: >55	Date
1	savings account savings account	7/25/2013 2:59 PM
2	529 uPromise	7/24/2013 10:17 PM
3	529 - prepaid Texas Tomorrow Fund	7/21/2013 3:45 PM

Q16 If you are saving in a 529 college savings plan, what are the reasons you save in a 529 college savings plan?

Answered: 603 Skipped: 410



State of College Savings 2013-2014



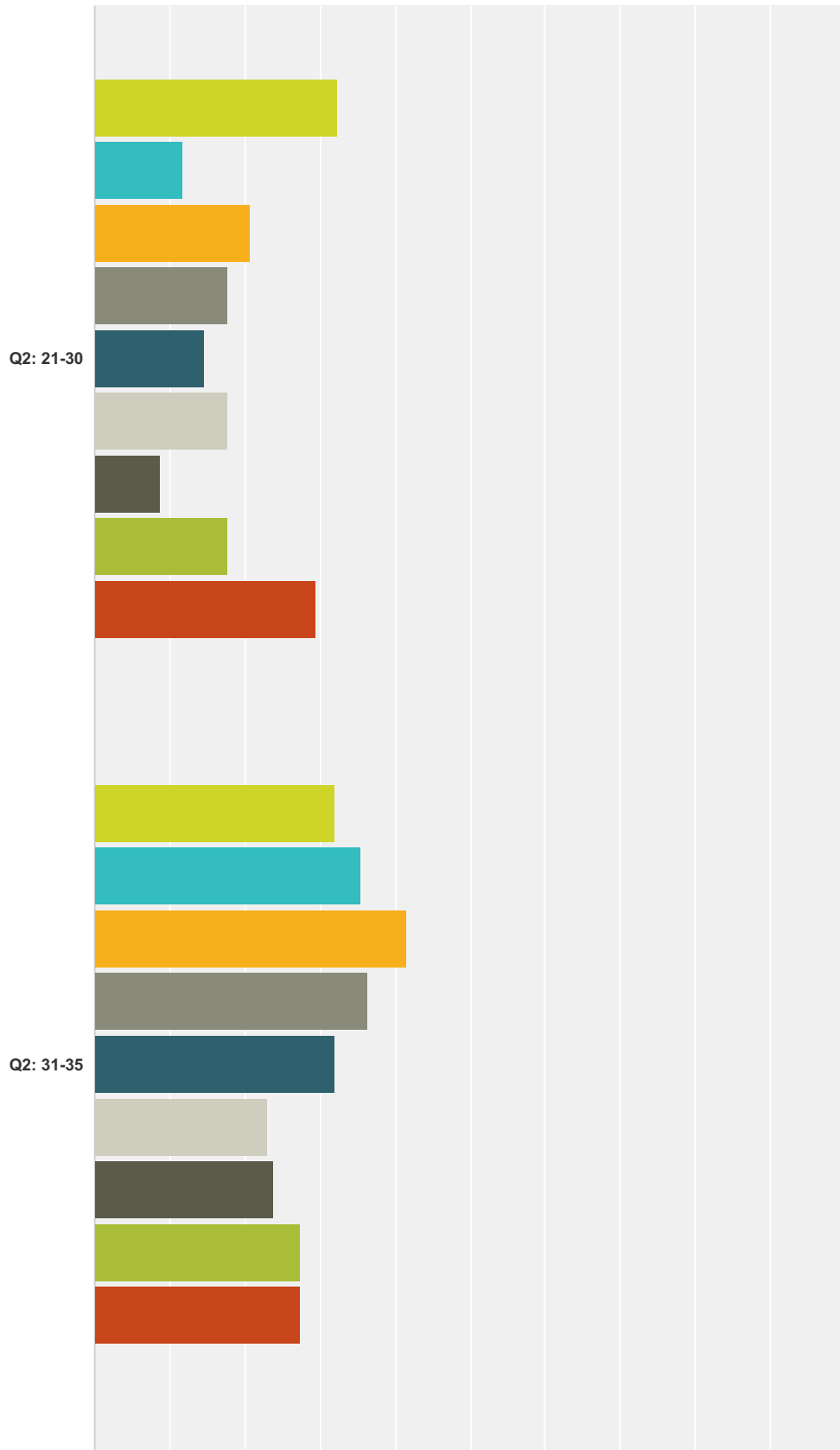
	Federal and state tax benefits	Range of investment options	Rising cost of college	Other (non-tax) state benefits (scholarships, matching grants)	Transferability of beneficiary	Flexibility in use	Total
Q2: 21-30	34.29% 12	17.14% 6	45.71% 16	22.86% 8	22.86% 8	28.57% 10	9.95% 60
Q2: 31-35	49.57% 58	50.43% 59	61.54% 72	32.48% 38	28.21% 33	24.79% 29	47.93% 289
Q2: 36-45	55.29% 141	25.88% 66	46.27% 118	14.12% 36	19.22% 49	34.90% 89	82.75% 499
Q2: 46-55	56.88% 91	23.75% 38	33.75% 54	14.37% 23	17.50% 28	28.75% 46	46.43% 280
Q2: >55	63.89% 23	22.22% 8	33.33% 12	16.67% 6	2.78% 1	30.56% 11	10.12% 61

State of College Savings 2013-2014

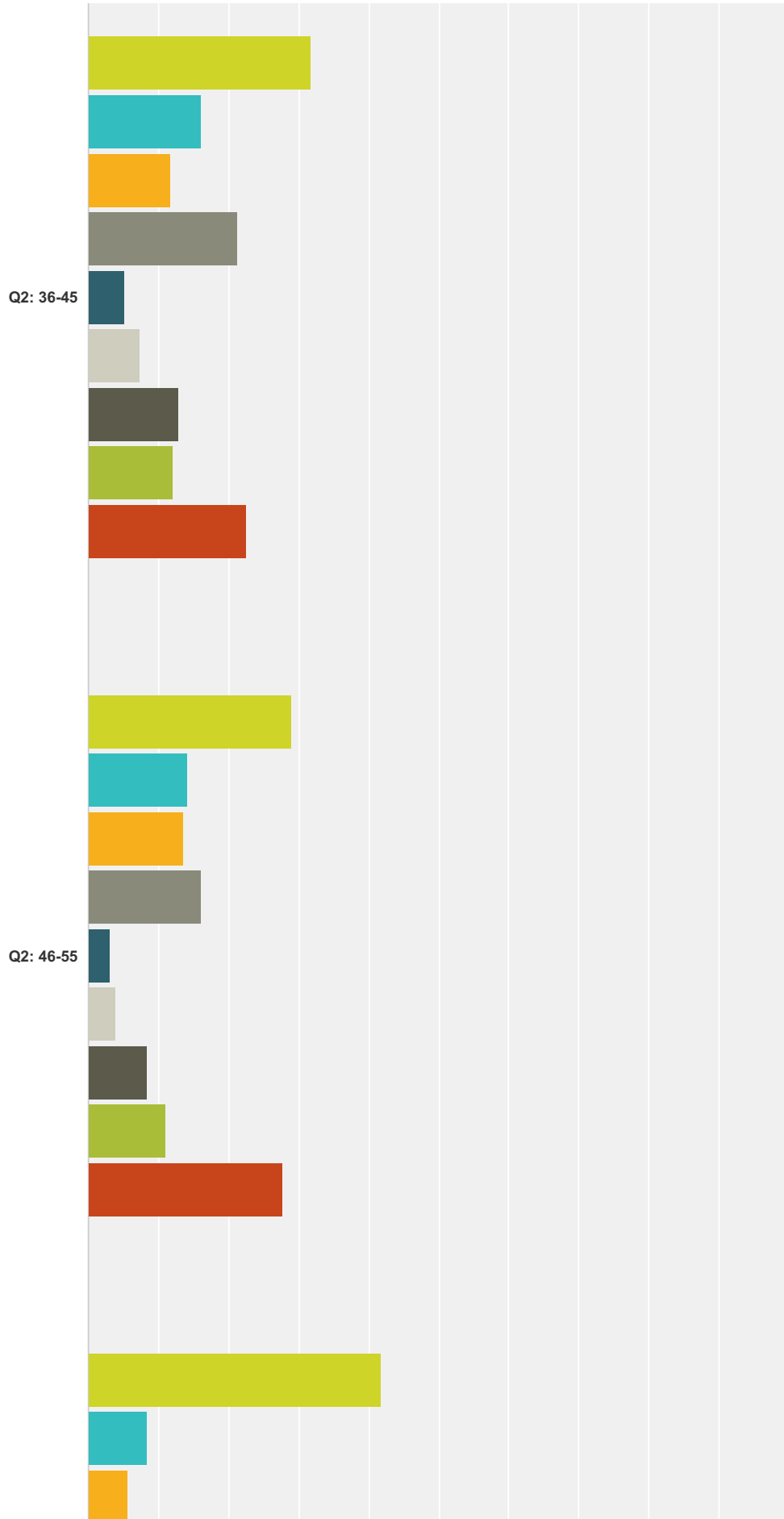
Total Respondents	325	177	272	111	119	185	603
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Q17 If you use a 529 college savings plan, what kind of plan do you use?

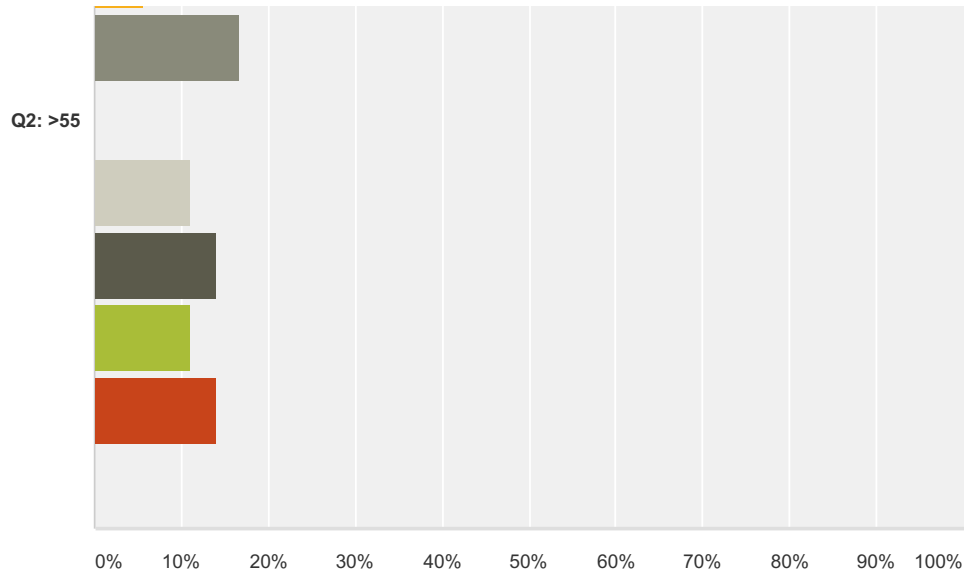
Answered: 587 Skipped: 426



State of College Savings 2013-2014



State of College Savings 2013-2014

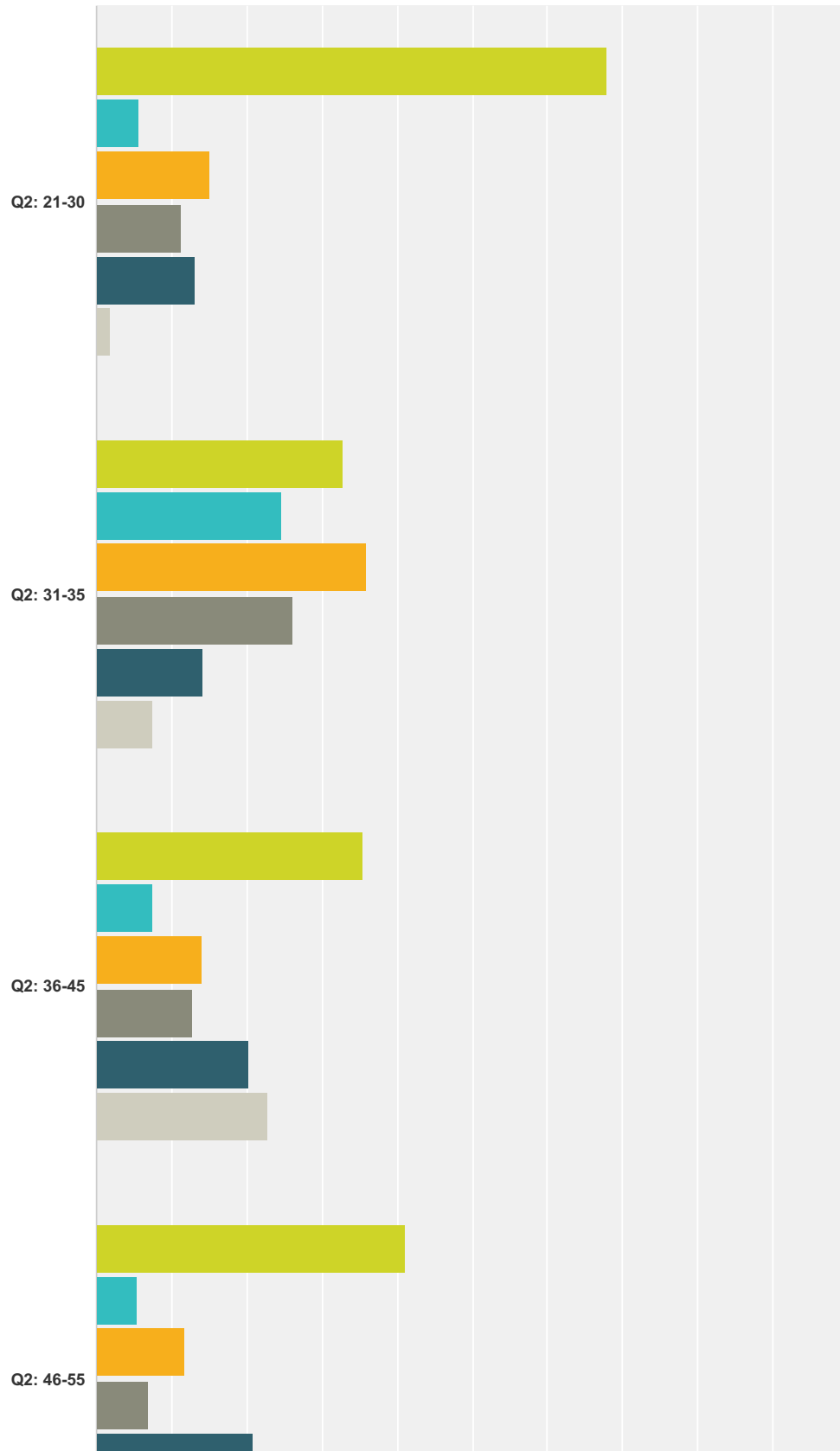


- Direct plan
- Advisor plan
- Prepaid tuition plan
- Age-based portfolio
- Static portfolio
- Index fund
- Actively managed fund
- CD or savings account
- Plan in your home state

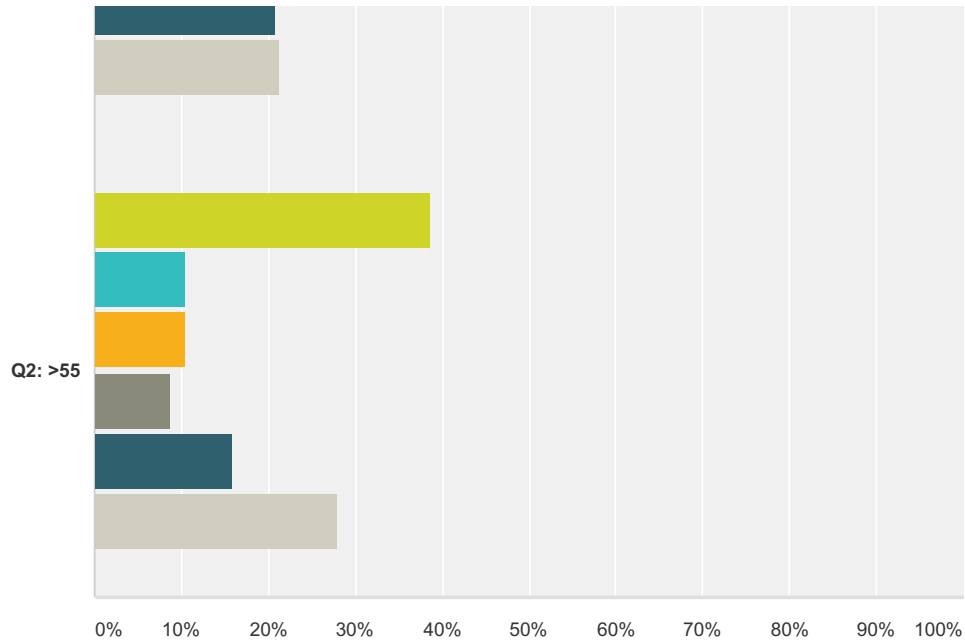
	Direct plan	Advisor plan	Prepaid tuition plan	Age-based portfolio	Static portfolio	Index fund	Actively managed fund	CD or savings account	Plan in your home state	Total
Q2: 21-30	32.35% 11	11.76% 4	20.59% 7	17.65% 6	14.71% 5	17.65% 6	8.82% 3	17.65% 6	29.41% 10	9.88% 58
Q2: 31-35	31.86% 36	35.40% 40	41.59% 47	36.28% 41	31.86% 36	23.01% 26	23.89% 27	27.43% 31	27.43% 31	53.66% 315
Q2: 36-45	31.73% 79	16.06% 40	11.65% 29	21.29% 53	5.22% 13	7.23% 18	12.85% 32	12.05% 30	22.49% 56	59.63% 350
Q2: 46-55	29.03% 45	14.19% 22	13.55% 21	16.13% 25	3.23% 5	3.87% 6	8.39% 13	10.97% 17	27.74% 43	33.56% 197
Q2: >55	41.67% 15	8.33% 3	5.56% 2	16.67% 6	0.00% 0	11.11% 4	13.89% 5	11.11% 4	13.89% 5	7.50% 44
Total Respondents	186	109	106	131	59	60	80	88	145	587

Q18 If you are not currently saving for college in a 529 plan, why not?

Answered: 668 Skipped: 345



State of College Savings 2013-2014



■ Unfamiliar with 529 plans ■ Have no need for college savings
■ 529s seem too complicated ■ 529s seem too expensive
■ Not enough investment options ■ Other (please specify)

	Unfamiliar with 529 plans	Have no need for college savings	529s seem too complicated	529s seem too expensive	Not enough investment options	Other (please specify)	Total
Q2: 21-30	67.92% 36	5.66% 3	15.09% 8	11.32% 6	13.21% 7	1.89% 1	9.13% 61
Q2: 31-35	32.84% 44	24.63% 33	35.82% 48	26.12% 35	14.18% 19	7.46% 10	28.29% 189
Q2: 36-45	35.44% 84	7.59% 18	13.92% 33	12.66% 30	20.25% 48	22.78% 54	39.97% 267
Q2: 46-55	41.18% 77	5.35% 10	11.76% 22	6.95% 13	20.86% 39	21.39% 40	30.09% 201
Q2: >55	38.60% 22	10.53% 6	10.53% 6	8.77% 5	15.79% 9	28.07% 16	9.58% 64
Total Respondents	263	70	117	89	122	121	668

#	Q2: 21-30	Date
1	I am	7/25/2013 4:43 PM
#	Q2: 31-35	Date
1	Don't have the funds	7/25/2013 2:35 PM
2	I don't like the terms of use	7/24/2013 11:54 PM
3	Illinois government scandal involving 529	7/24/2013 10:07 PM
4	I have no extra money to put away	7/24/2013 7:59 PM
5	na	7/24/2013 7:51 PM
6	we barely make enough to pay our bills in this economy. Saving for college is just not an option right now.	7/24/2013 7:34 PM

State of College Savings 2013-2014

7	We're still a little away from trying for the baby.	7/24/2013 5:38 PM
8	can't afford to save	7/24/2013 5:17 PM
9	I am	7/23/2013 8:06 PM
10	No reason to put assets in child's name	7/19/2013 9:24 PM
#	Q2: 36-45	Date
1	have no money to save	7/25/2013 4:47 PM
2	know nothing about it	7/25/2013 3:48 PM
3	no money to save	7/25/2013 3:43 PM
4	n/a	7/25/2013 3:35 PM
5	na	7/25/2013 2:38 PM
6	Can't afford to right .now	7/25/2013 2:10 PM
7	at age 18 you are on your own	7/25/2013 2:07 PM
8	Not applicable	7/25/2013 5:00 AM
9	retirement accounts do not count as income when applying for financial aid--all others do	7/25/2013 4:38 AM
10	I am	7/25/2013 3:03 AM
11	I am.	7/25/2013 12:06 AM
12	cant afford it	7/24/2013 11:41 PM
13	Cannot afford to save up for anything	7/24/2013 10:55 PM
14	Not in a position to set side money yet	7/24/2013 10:30 PM
15	husband does the planning and I am a professor	7/24/2013 10:20 PM
16	dont have kids yet	7/24/2013 10:00 PM
17	Already am using 529s.	7/24/2013 9:54 PM
18	I have one	7/24/2013 9:49 PM
19	started prior to 529	7/24/2013 9:49 PM
20	na	7/24/2013 9:46 PM
21	can not	7/24/2013 9:45 PM
22	Saving in another way	7/24/2013 9:25 PM
23	I am using	7/24/2013 8:59 PM
24	Don't have money to save.	7/24/2013 8:56 PM
25	Not able to save at this time	7/24/2013 7:58 PM
26	Not enough money at this time	7/24/2013 7:32 PM
27	na	7/24/2013 7:32 PM
28	have no extra money to invest or save for college	7/24/2013 7:28 PM
29	na	7/24/2013 7:26 PM
30	don't enough about them	7/24/2013 6:53 PM
31	don't have any money	7/24/2013 6:07 PM
32	Saving in 529	7/24/2013 6:05 PM
33	don't have extra money to save it	7/24/2013 5:46 PM
34	none of your business	7/24/2013 5:36 PM
35	It takes everything we make to get by and to live.	7/24/2013 5:28 PM
36	paying for private grade school and high school	7/24/2013 5:27 PM

State of College Savings 2013-2014

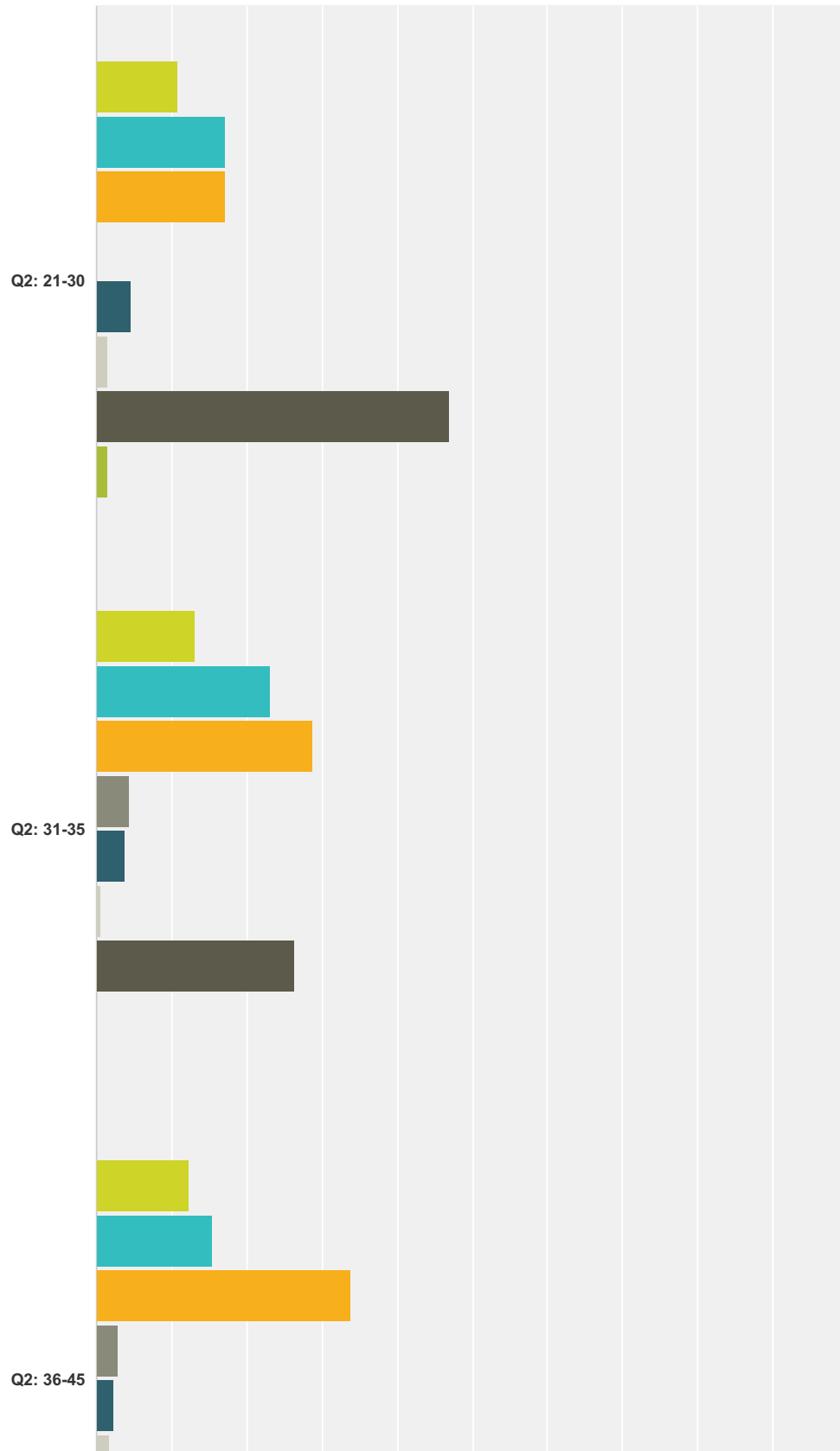
37	am doing	7/24/2013 5:26 PM
38	My children have trust funds to pay for their educational already	7/24/2013 5:18 PM
39	I prefer to have my savings more liquid than a 529 provides	7/24/2013 5:15 PM
40	Gerber insurance	7/24/2013 5:13 PM
41	x	7/24/2013 5:13 PM
42	I am saving	7/24/2013 5:12 PM
43	Have no extra \$ to put into savings	7/24/2013 4:13 PM
44	usability	7/23/2013 8:45 PM
45	Not flexible enough for other uses as well.	7/23/2013 4:28 PM
46	no money	7/23/2013 3:32 PM
47	No extra to save	7/23/2013 2:59 PM
48	don't like the idea of giving the state a part money if daughter dose not go to school	7/23/2013 8:11 AM
49	don't have extra money to put into it	7/22/2013 11:53 AM
50	don't have any extra money to save	7/20/2013 10:00 PM
51	goes up and down with the stock market and I don't want to lose money as my friends have with this program.	7/20/2013 3:54 PM
52	money to invest is not available	7/20/2013 1:25 PM
53	no money to save at this time	7/20/2013 10:20 AM
54	not saving at all	7/20/2013 8:37 AM
#	Q2: 46-55	Date
1	Limited usability for 529s	7/25/2013 4:19 PM
2	no extra money	7/25/2013 3:53 PM
3	no money	7/25/2013 3:12 PM
4	will use GI bill	7/25/2013 1:41 AM
5	I am saving	7/24/2013 11:44 PM
6	no extra money	7/24/2013 11:13 PM
7	haven't planned that far in future	7/24/2013 10:52 PM
8	I am retired and not saving for college	7/24/2013 10:41 PM
9	just haven't gotten into it	7/24/2013 10:28 PM
10	prefer to put money into retirement	7/24/2013 9:44 PM
11	I am	7/24/2013 9:41 PM
12	There is not any extra money to save with	7/24/2013 8:52 PM
13	no need	7/24/2013 8:49 PM
14	Not applicable	7/24/2013 8:41 PM
15	amounts seem too low	7/24/2013 8:15 PM
16	does not apply	7/24/2013 8:05 PM
17	n/a	7/24/2013 7:39 PM
18	take loan	7/24/2013 6:49 PM
19	not able to save	7/24/2013 6:34 PM
20	using something else	7/24/2013 5:39 PM
21	not a good vehicle as it takes away potential money the college would give to you	7/24/2013 5:35 PM
22	my kids plan to go to out-of-state college	7/24/2013 5:28 PM

State of College Savings 2013-2014

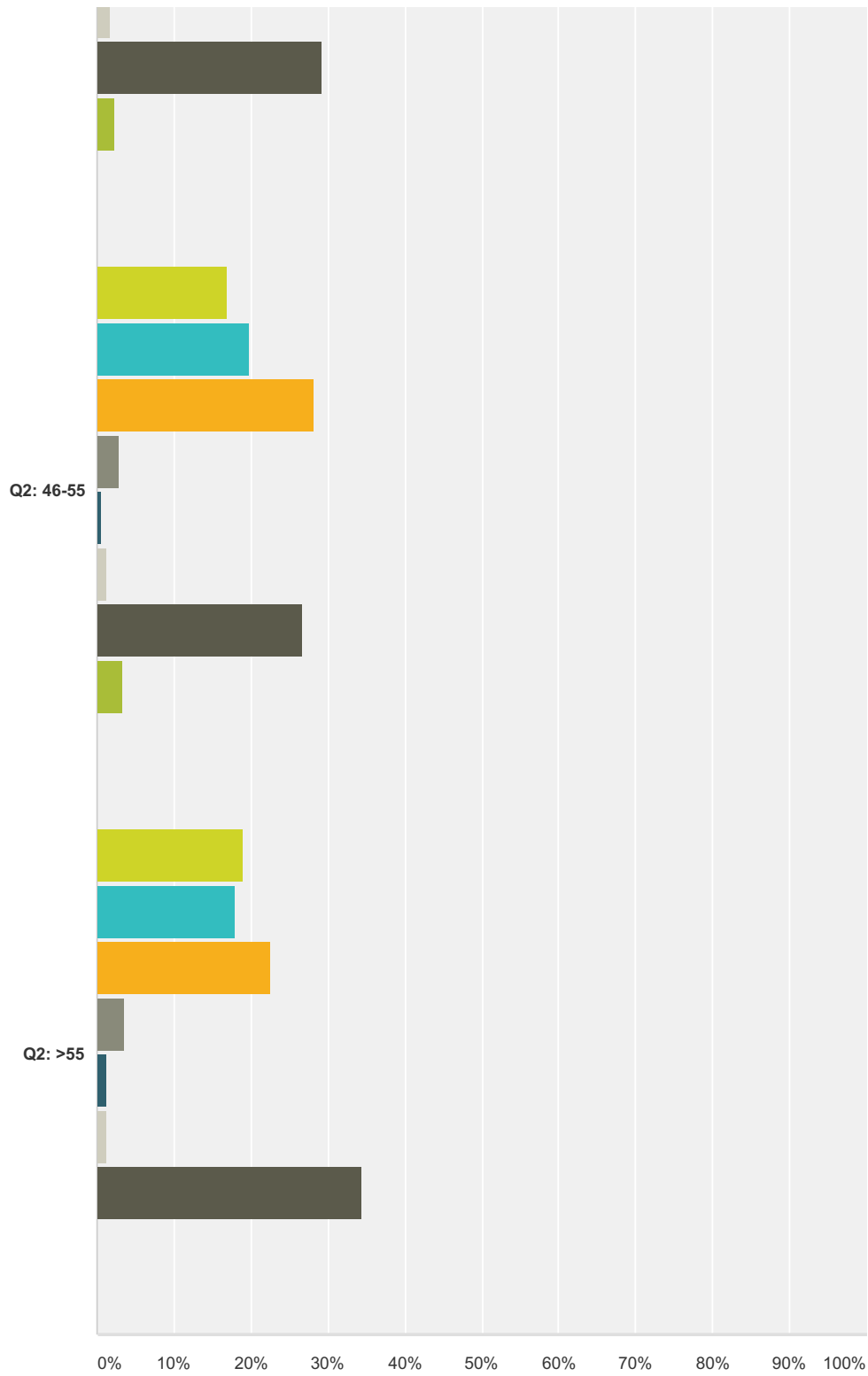
23	If it's not used for education purposes, there is a penalty. I want to be able to use the money for other things if needed.	7/24/2013 5:26 PM
24	I have no extra money in my budget right now.	7/24/2013 5:25 PM
25	prefer to save in a multi-purpose account	7/24/2013 5:24 PM
26	No applicable. I use	7/24/2013 5:23 PM
27	No extra money to put away. Have to pay bills to live first and then there is nothing left so, keep on raising our taxes liberals progressives!	7/24/2013 5:22 PM
28	did not have them available when I opened the other accounts we have	7/24/2013 5:21 PM
29	was afraid if I saved, they might not go to college and I didn't want to give it to relatives	7/24/2013 5:18 PM
30	Cannot afford to put money away.	7/24/2013 5:16 PM
31	Restrictions on use	7/24/2013 5:14 PM
32	We're just trying to live right now; only 1 income & have nothing left over to save.	7/24/2013 5:14 PM
33	I. Want my children to use the money for whatever they decide, not just for college.	7/24/2013 5:05 PM
34	I am saving	7/22/2013 2:21 PM
35	I never bothered to start the plan	7/22/2013 2:15 PM
36	can not save enough with cost of living	7/21/2013 4:05 PM
37	After paying tuition for their current education, I don't have enough left to save.	7/21/2013 11:52 AM
38	don't need this plan. already have another option	7/20/2013 9:09 PM
39	not enough money to put in one	7/20/2013 6:05 PM
40	n/a	7/19/2013 9:27 PM
#	Q2: >55	Date
1	no money	7/25/2013 4:22 PM
2	unafordable and too late to do so	7/25/2013 3:33 PM
3	I do not trust 529 plans, especially in IL.	7/25/2013 2:35 PM
4	Don't have enough income to save, too many bills.	7/25/2013 2:12 PM
5	no need	7/25/2013 1:48 PM
6	Mutual funds	7/24/2013 10:42 PM
7	no money to save	7/24/2013 10:12 PM
8	na	7/24/2013 10:01 PM
9	Can't do it.	7/24/2013 8:36 PM
10	No money	7/24/2013 8:23 PM
11	Child may decide not to attend college.	7/24/2013 5:38 PM
12	Am saving in a 529 plan	7/24/2013 5:27 PM
13	don't have extra money to save	7/23/2013 3:33 PM
14	does not apply	7/23/2013 2:50 PM
15	no money	7/21/2013 10:14 PM
16	I am in a 529 plan	7/21/2013 3:45 PM

Q19 What is your primary college savings vehicle? (Check one)

Answered: 1,013 Skipped: 0



State of College Savings 2013-2014



- Mutual funds/stocks/bonds
- CDs or bank savings accounts
- 529 college savings plan
- Retirement account
- Life insurance
- Coverdell Education Savings Account
- N/A
- Other (please specify)

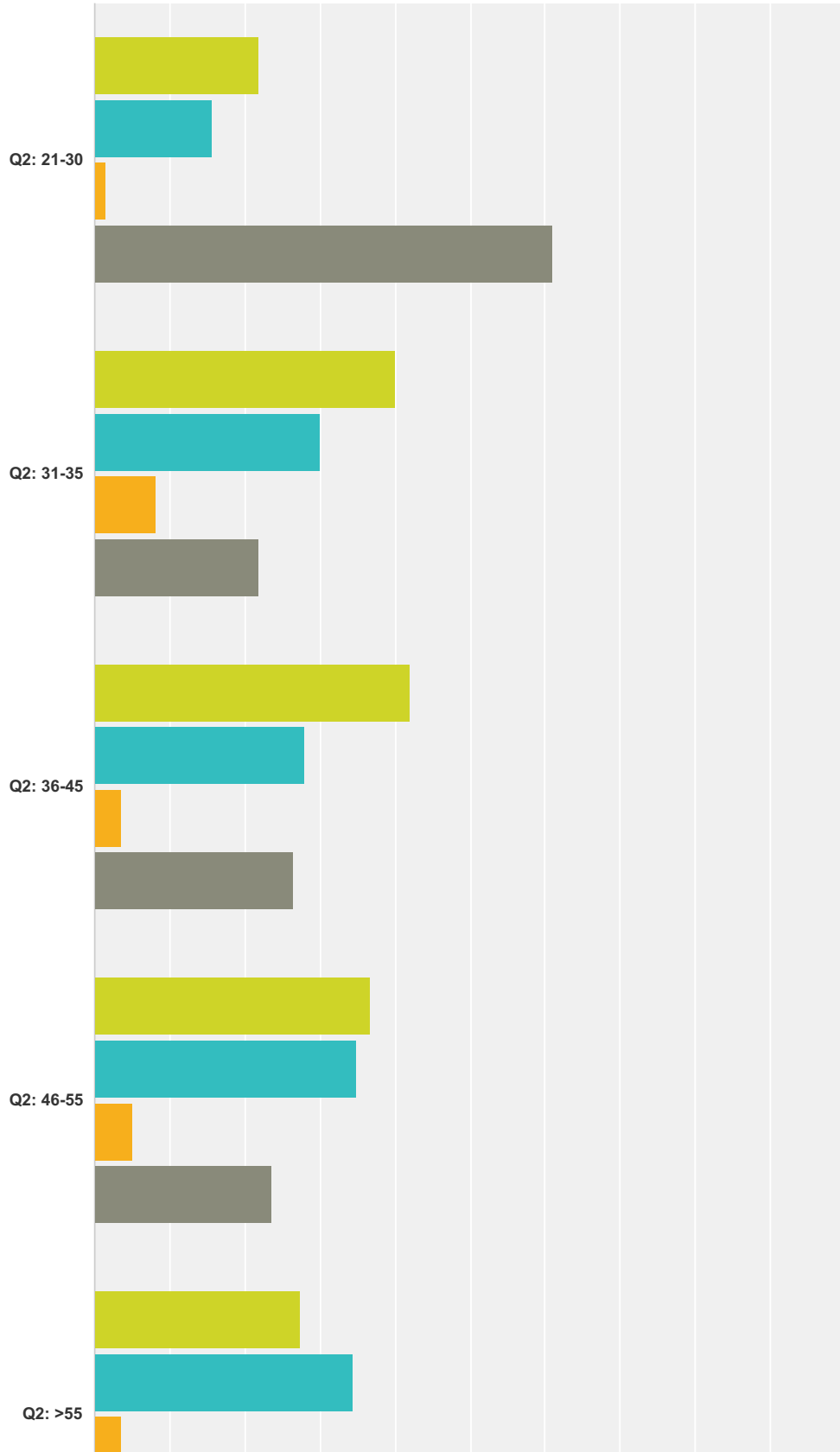
State of College Savings 2013-2014

	Mutual funds/stocks/bonds	CDs or bank savings accounts	529 college savings plan	Retirement account	Life insurance	Coverdell Education Savings Account	N/A	Other (please specify)	Total
Q2: 21-30	10.94% 7	17.19% 11	17.19% 11	0.00% 0	4.69% 3	1.56% 1	46.88% 30	1.56% 1	6.32% 64
Q2: 31-35	13.13% 21	23.13% 37	28.75% 46	4.38% 7	3.75% 6	0.63% 1	26.25% 42	0.00% 0	15.79% 160
Q2: 36-45	12.41% 50	15.38% 62	33.75% 136	2.98% 12	2.23% 9	1.74% 7	29.28% 118	2.23% 9	39.78% 403
Q2: 46-55	16.89% 51	19.87% 60	28.15% 85	2.98% 9	0.66% 2	1.32% 4	26.82% 81	3.31% 10	29.81% 302
Q2: >55	19.05% 16	17.86% 15	22.62% 19	3.57% 3	1.19% 1	1.19% 1	34.52% 29	0.00% 0	8.29% 84
Total Respondents	145	185	297	31	21	14	300	20	1,013

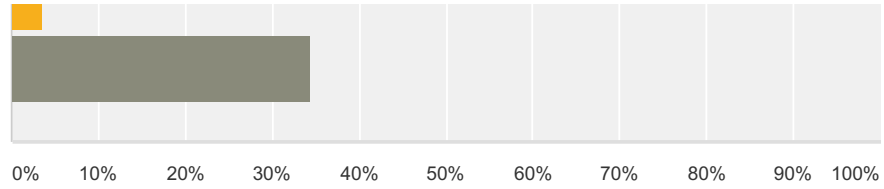
#	Q2: 21-30	Date
1	Savings account	7/19/2013 7:30 PM
#	Q2: 31-35	Date
	There are no responses.	
#	Q2: 36-45	Date
1	florida pre paid	7/25/2013 2:42 PM
2	none	7/25/2013 2:07 PM
3	upromise	7/24/2013 6:53 PM
4	different accounts	7/24/2013 5:21 PM
5	Trust	7/24/2013 5:18 PM
6	Gerber insurance	7/24/2013 5:13 PM
7	Employee discount if they attend where I work. Nothing if they attend elsewhere.	7/23/2013 2:59 PM
8	Invest in real estate	7/20/2013 2:19 PM
9	Upromise	7/19/2013 10:10 PM
#	Q2: 46-55	Date
1	roth	7/25/2013 4:27 PM
2	GI Bill	7/25/2013 1:41 AM
3	employer benefit	7/24/2013 8:49 PM
4	cash	7/24/2013 8:28 PM
5	Do not have one	7/24/2013 8:12 PM
6	credit union	7/24/2013 6:04 PM
7	Savings	7/24/2013 5:51 PM
8	MESP	7/24/2013 5:39 PM
9	MESP	7/24/2013 5:31 PM
10	Guaranteed tuition plan	7/20/2013 9:09 PM
#	Q2: >55	Date
	There are no responses.	

Q20 Do you know what a 529 college savings plan is?

Answered: 1,013 Skipped: 0



State of College Savings 2013-2014

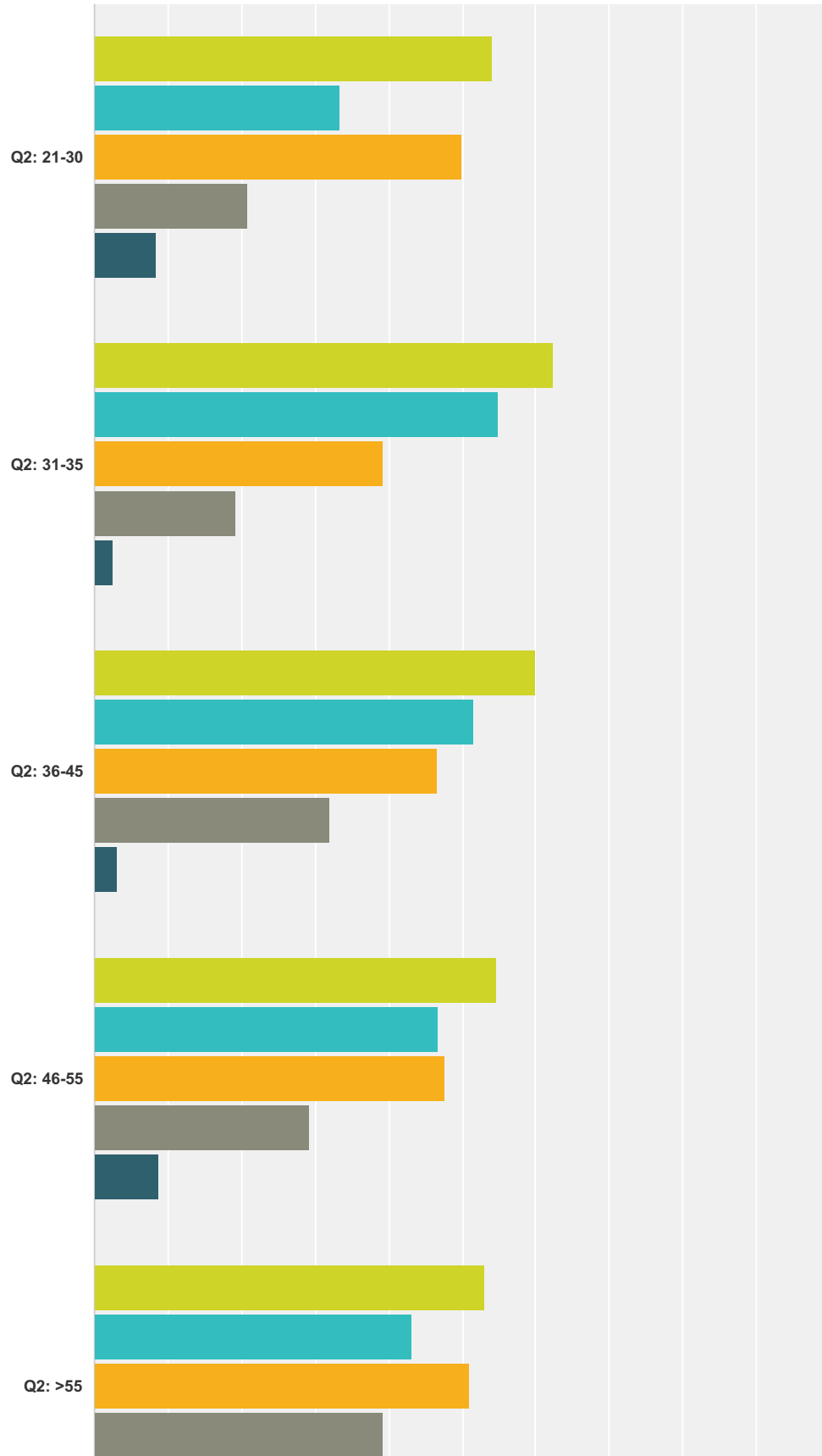


- Yes, I own a 529 plan account
- Yes, but I don't know much about them
- Yes, and I plan to start one soon
- No, I have never heard of them

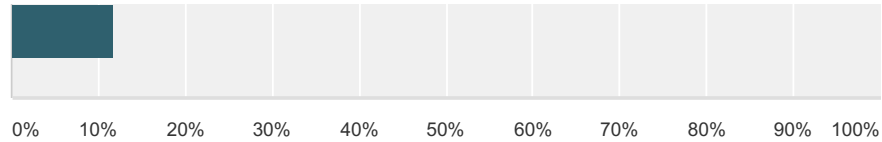
	Yes, I own a 529 plan account	Yes, but I don't know much about them	Yes, and I plan to start one soon	No, I have never heard of them	Total
Q2: 21-30	21.88% 14	15.63% 10	1.56% 1	60.94% 39	6.32% 64
Q2: 31-35	40.00% 64	30.00% 48	8.13% 13	21.88% 35	15.79% 160
Q2: 36-45	41.94% 169	28.04% 113	3.47% 14	26.55% 107	39.78% 403
Q2: 46-55	36.75% 111	34.77% 105	4.97% 15	23.51% 71	29.81% 302
Q2: >55	27.38% 23	34.52% 29	3.57% 3	34.52% 29	8.29% 84
Total Respondents	381	305	46	281	1,013

Q21 What do you know about 529s?

Answered: 690 Skipped: 323



State of College Savings 2013-2014



- 529 plan earnings are free from federal taxes
- 529 plan earnings are free from state tax
- Many 529 plans provide state income tax deductions or credits
- I may participate in any state's 529 plan
- Other (please specify)

	529 plan earnings are free from federal taxes	529 plan earnings are free from state tax	Many 529 plans provide state income tax deductions or credits	I may participate in any state's 529 plan	Other (please specify)	Total
Q2: 21-30	54.17% 13	33.33% 8	50.00% 12	20.83% 5	8.33% 2	5.80% 40
Q2: 31-35	62.50% 75	55.00% 66	39.17% 47	19.17% 23	2.50% 3	31.01% 214
Q2: 36-45	59.86% 167	51.61% 144	46.59% 130	31.90% 89	3.23% 9	78.12% 539
Q2: 46-55	54.63% 118	46.76% 101	47.69% 103	29.17% 63	8.80% 19	58.55% 404
Q2: >55	52.94% 27	43.14% 22	50.98% 26	39.22% 20	11.76% 6	14.64% 101
Total Respondents	400	341	318	200	39	690

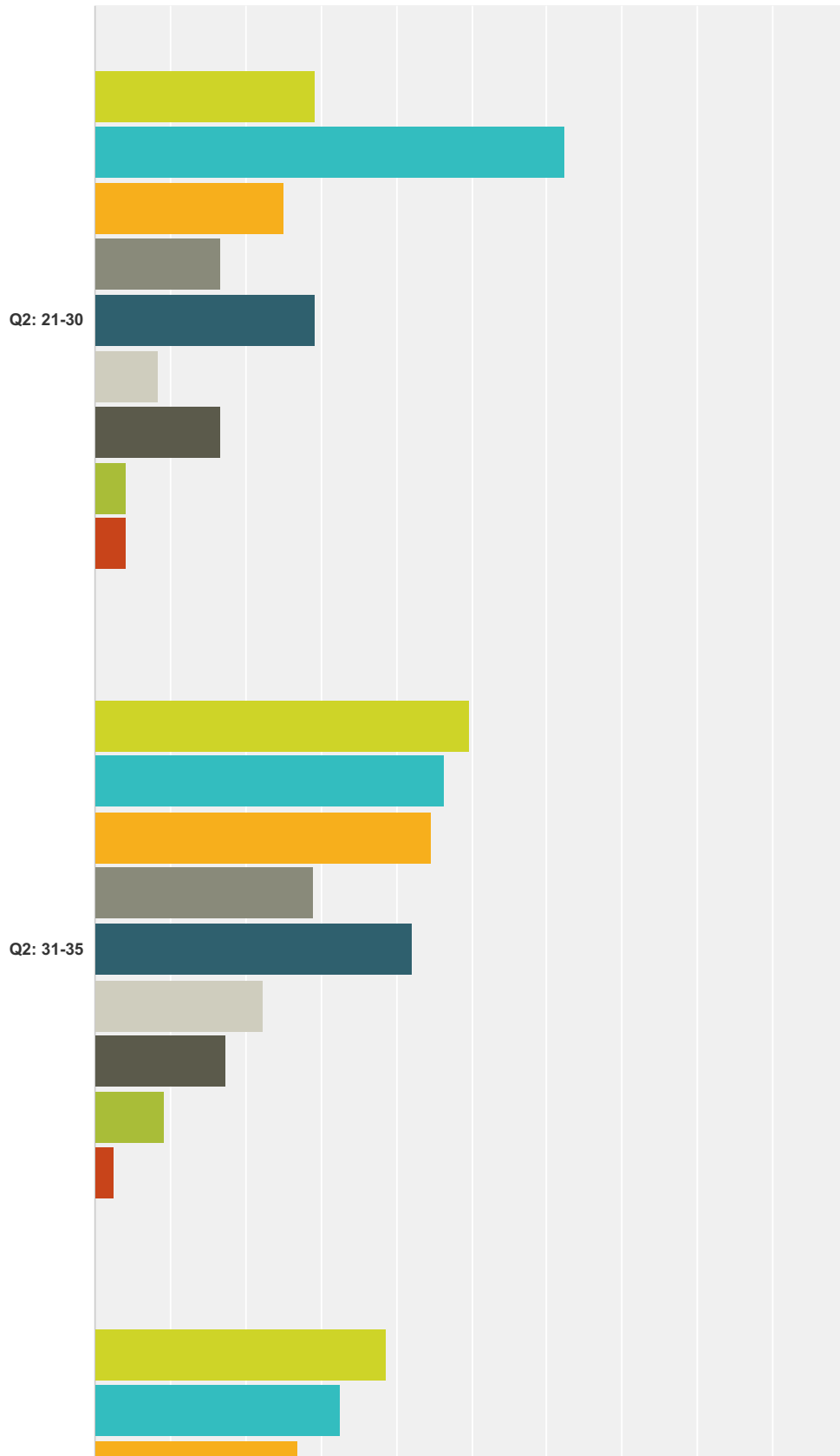
#	Q2: 21-30	Date
1	nothing	7/24/2013 7:41 PM
2	Nothing	7/22/2013 9:03 AM
#	Q2: 31-35	Date
1	Children can not withdraw funds until they are 18.	7/25/2013 12:12 AM
2	nothing	7/24/2013 9:07 PM
3	nothing	7/24/2013 5:18 PM
#	Q2: 36-45	Date
1	you pay the rate of colleges now	7/25/2013 3:18 PM
2	it's a college savings plan of some sort	7/24/2013 10:56 PM
3	nothing	7/24/2013 9:46 PM
4	na	7/24/2013 9:45 PM
5	Not much	7/24/2013 7:32 PM
6	Donor retains control of the funds, it's pretty low maintenance and flexible	7/24/2013 6:23 PM
7	that they are specifically for college	7/24/2013 6:08 PM
8	very little	7/24/2013 5:19 PM
9	not much	7/22/2013 9:53 AM
#	Q2: 46-55	Date
1	They help you save for college.	7/25/2013 3:50 PM
2	nothing	7/25/2013 3:32 PM

State of College Savings 2013-2014

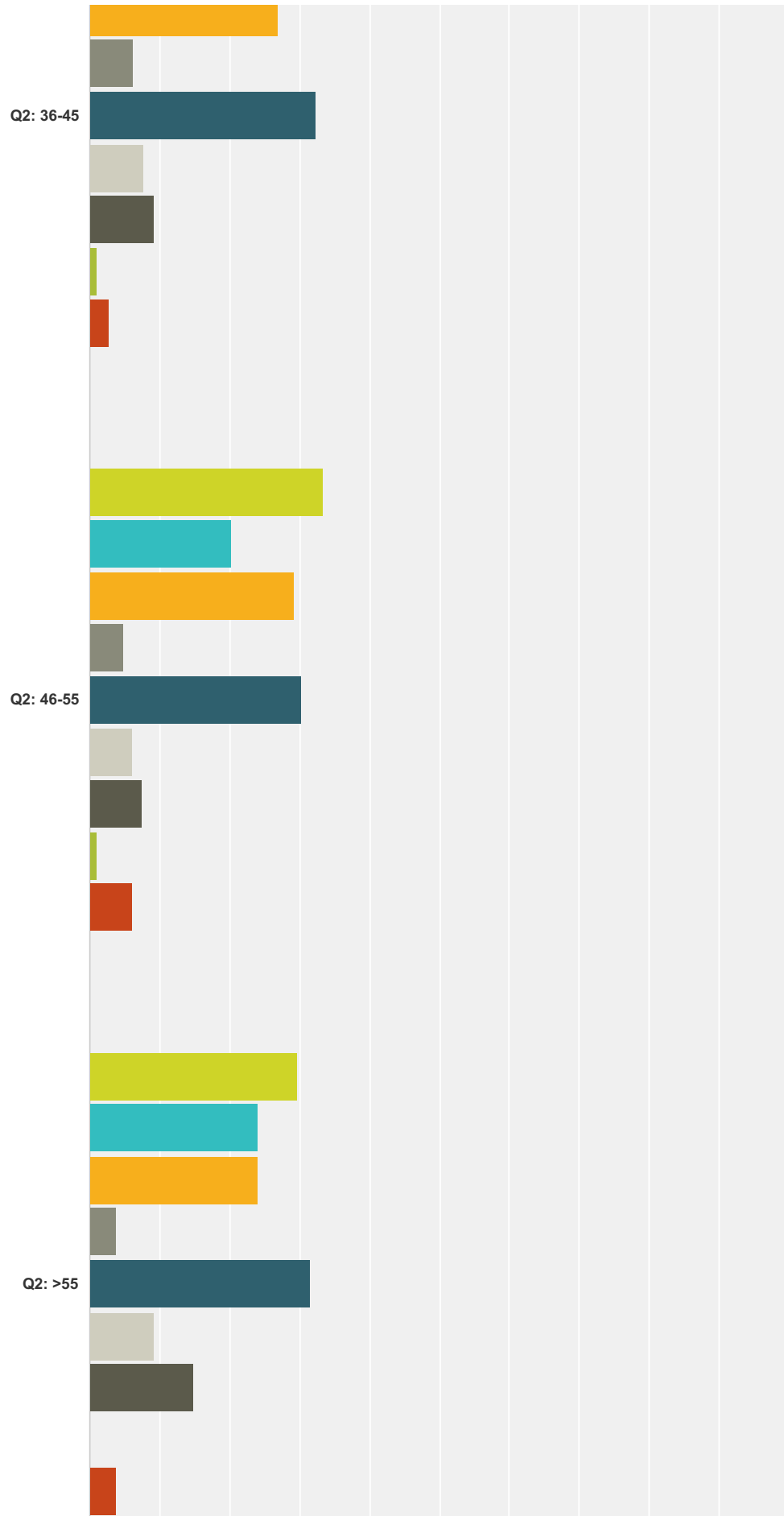
3	Don't know much, my husband manages.	7/25/2013 5:06 AM
4	I do not want one	7/25/2013 2:17 AM
5	a way to save for college	7/24/2013 10:53 PM
6	na	7/24/2013 10:38 PM
7	some kind of plan for paying for college	7/24/2013 8:57 PM
8	I don't recall I set it up almost 9 years ago.	7/24/2013 8:45 PM
9	Nothing	7/24/2013 8:21 PM
10	don't know	7/24/2013 7:43 PM
11	Don't know	7/24/2013 7:34 PM
12	Just that they exist.	7/24/2013 7:34 PM
13	Matching funds From Alford Family trust in state of Maine.	7/24/2013 7:33 PM
14	not very much	7/24/2013 7:23 PM
15	don't know much about them	7/24/2013 6:18 PM
16	I have no idea what's offer from 529's.	7/24/2013 6:13 PM
17	The last question didn't allow an appropriate response - I don't have one, know about them, and don't want one.	7/24/2013 5:15 PM
18	529 plans are free from state and federal taxes if used for post secondary education expenses.	7/23/2013 9:11 AM
19	Don't know	7/23/2013 6:21 AM
#	Q2: >55	Date
1	nothing	7/24/2013 10:15 PM
2	only that they are a way to save for college	7/24/2013 10:13 PM
3	nonthing	7/24/2013 10:13 PM
4	It's a savings plan	7/24/2013 8:37 PM
5	Nothing	7/24/2013 8:23 PM
6	i just know they exist	7/23/2013 3:34 PM

Q22 If you have heard about 529 plans, how did you hear about them?

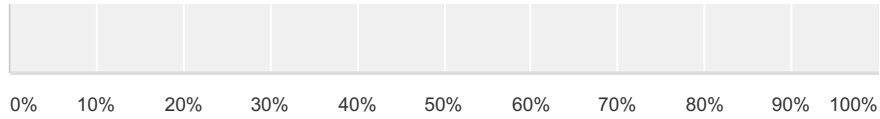
Answered: 696 Skipped: 317



State of College Savings 2013-2014



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- Financial advisor
- Internet
- Traditional media (TV, radio, newspaper)
- Social networks
- Friends or family
- Child's school
- Work
- Sporting event/festival/other event
- Other (please specify)

	Financial advisor	Internet	Traditional media (TV, radio, newspaper)	Social networks	Friends or family	Child's school	Work	Sporting event/festival/other event	Other (please specify)	Total
Q2: 21-30	29.17% 7	62.50% 15	25.00% 6	16.67% 4	29.17% 7	8.33% 2	16.67% 4	4.17% 1	4.17% 1	6.75% 47
Q2: 31-35	49.59% 60	46.28% 56	44.63% 54	28.93% 35	42.15% 51	22.31% 27	17.36% 21	9.09% 11	2.48% 3	45.69% 318
Q2: 36-45	38.60% 110	32.63% 93	27.02% 77	6.32% 18	32.28% 92	7.72% 22	9.12% 26	1.05% 3	2.81% 8	64.51% 449
Q2: 46-55	33.49% 71	20.28% 43	29.25% 62	4.72% 10	30.19% 64	6.13% 13	7.55% 16	0.94% 2	6.13% 13	42.24% 294
Q2: >55	29.63% 16	24.07% 13	24.07% 13	3.70% 2	31.48% 17	9.26% 5	14.81% 8	0.00% 0	3.70% 2	10.92% 76
Total Respondents	264	220	212	69	231	69	75	17	27	696

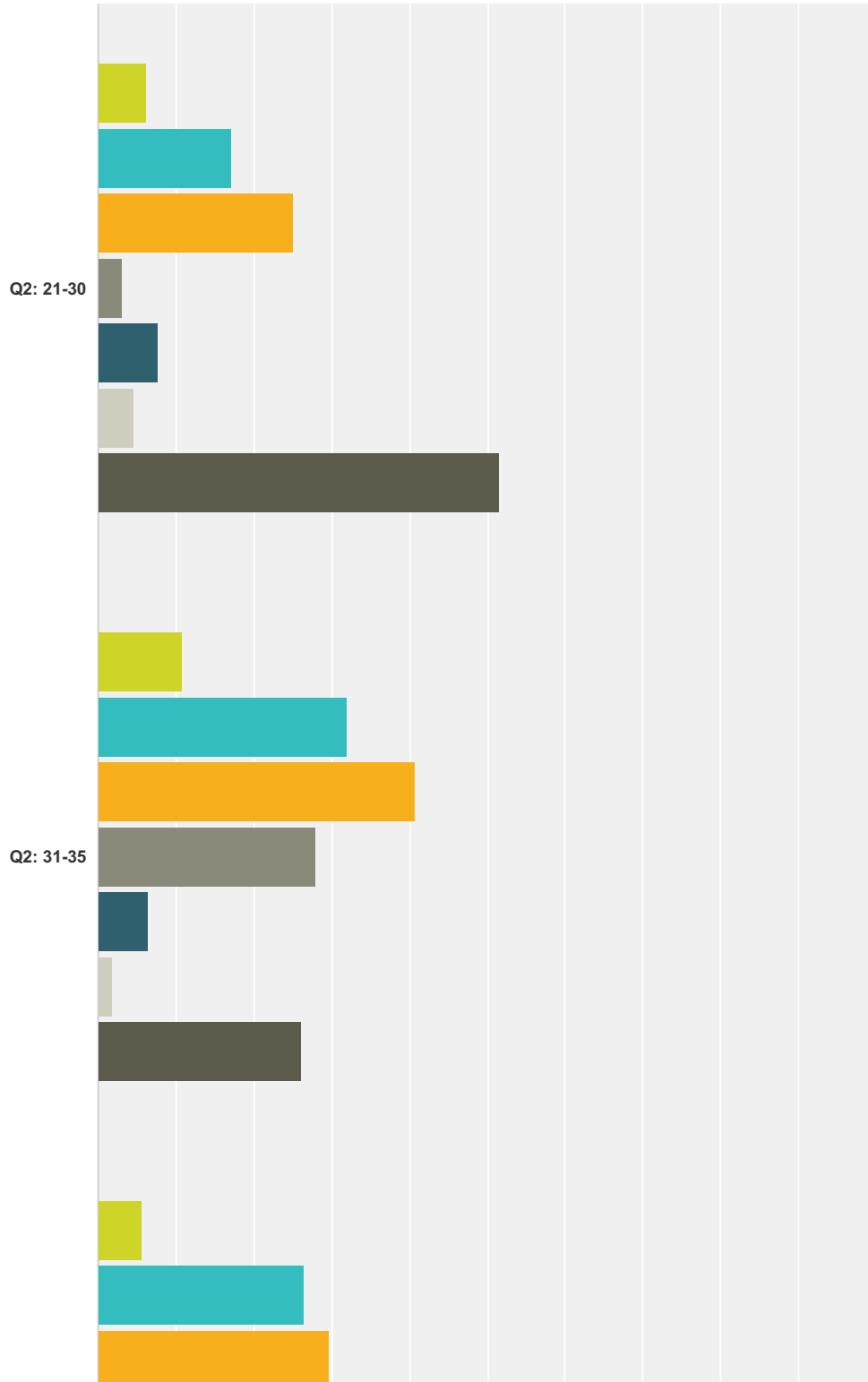
#	Q2: 21-30	Date
1	Have never heard of	7/22/2013 9:03 AM
#	Q2: 31-35	Date
1	news	7/25/2013 12:18 AM
2	Teller at my local banking branch.	7/25/2013 12:12 AM
3	none	7/24/2013 9:07 PM
#	Q2: 36-45	Date
1	brochure from broker	7/25/2013 1:57 PM
2	heard about them	7/25/2013 4:38 AM
3	don't remember	7/25/2013 12:34 AM
4	UPromise program	7/24/2013 9:28 PM
5	Had one	7/24/2013 9:25 PM
6	bank employee	7/24/2013 8:36 PM
7	I don't remember; it was so long ago.	7/24/2013 5:25 PM
8	upromise	7/24/2013 4:37 PM
#	Q2: 46-55	Date
1	Don't recall how I heard about it	7/25/2013 4:54 PM
2	husband knows about it	7/25/2013 4:46 PM
3	financial newsletters	7/25/2013 1:51 AM
4	don't remember, as I've had mine for over a dozen years	7/25/2013 12:31 AM

State of College Savings 2013-2014

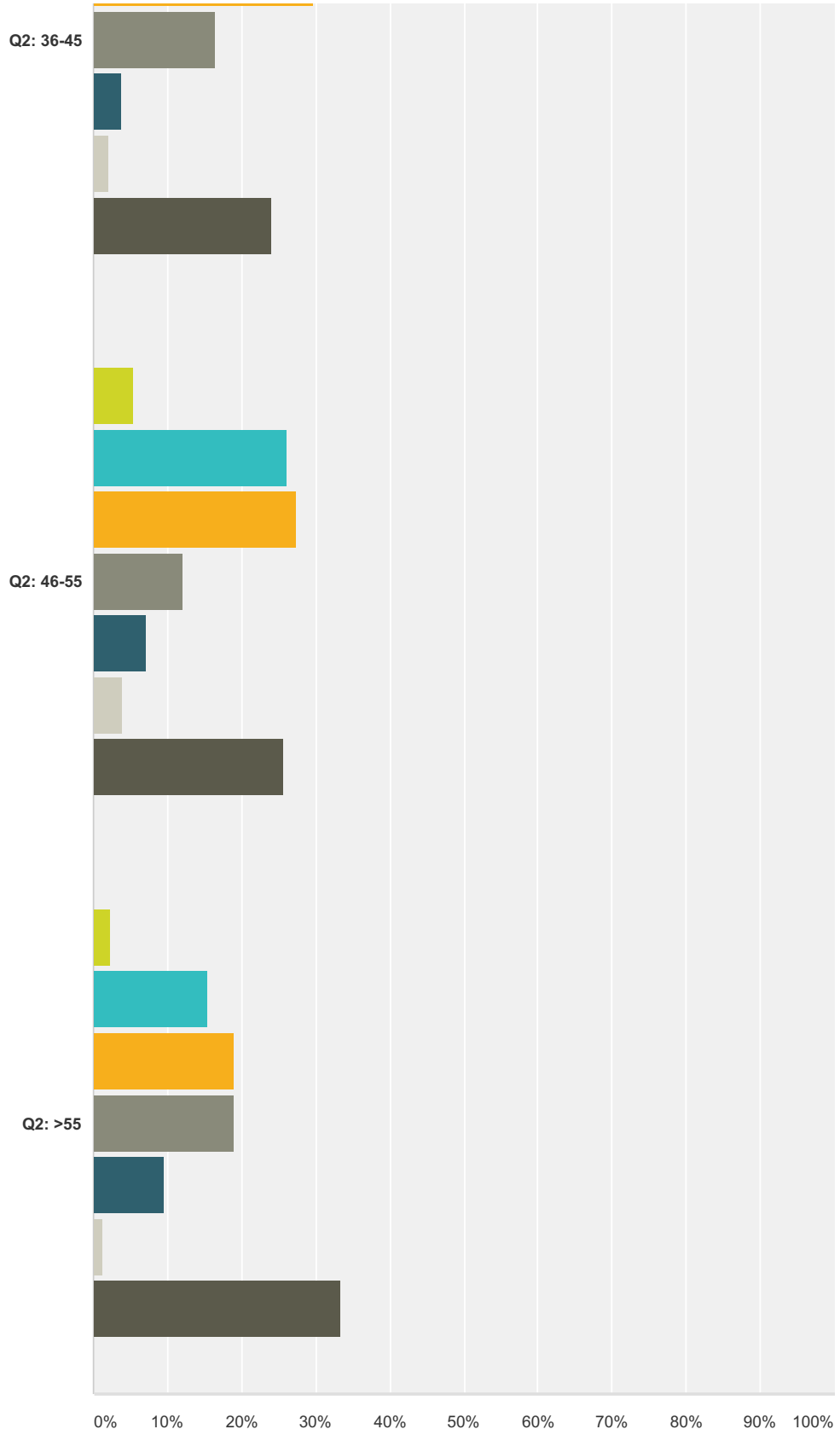
5	my mom. She began one for our son	7/24/2013 10:53 PM
6	don't recall	7/24/2013 9:02 PM
7	Did not hear about them.	7/24/2013 8:21 PM
8	Not sure	7/24/2013 8:11 PM
9	Drs office where there was literature on FAME Maine program with Matching funds and \$500 from Harold Alfond fund.	7/24/2013 7:33 PM
10	I think the radio	7/24/2013 6:18 PM
11	don't remember	7/24/2013 5:53 PM
12	Bank	7/24/2013 5:20 PM
13	Goodsearch	7/24/2013 5:15 PM
#	Q2: >55	Date
1	Part of what I do in my college counseling for my high school studnts.	7/25/2013 2:36 PM
2	Don't recall	7/24/2013 8:23 PM

Q23 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: 997 Skipped: 16



State of College Savings 2013-2014



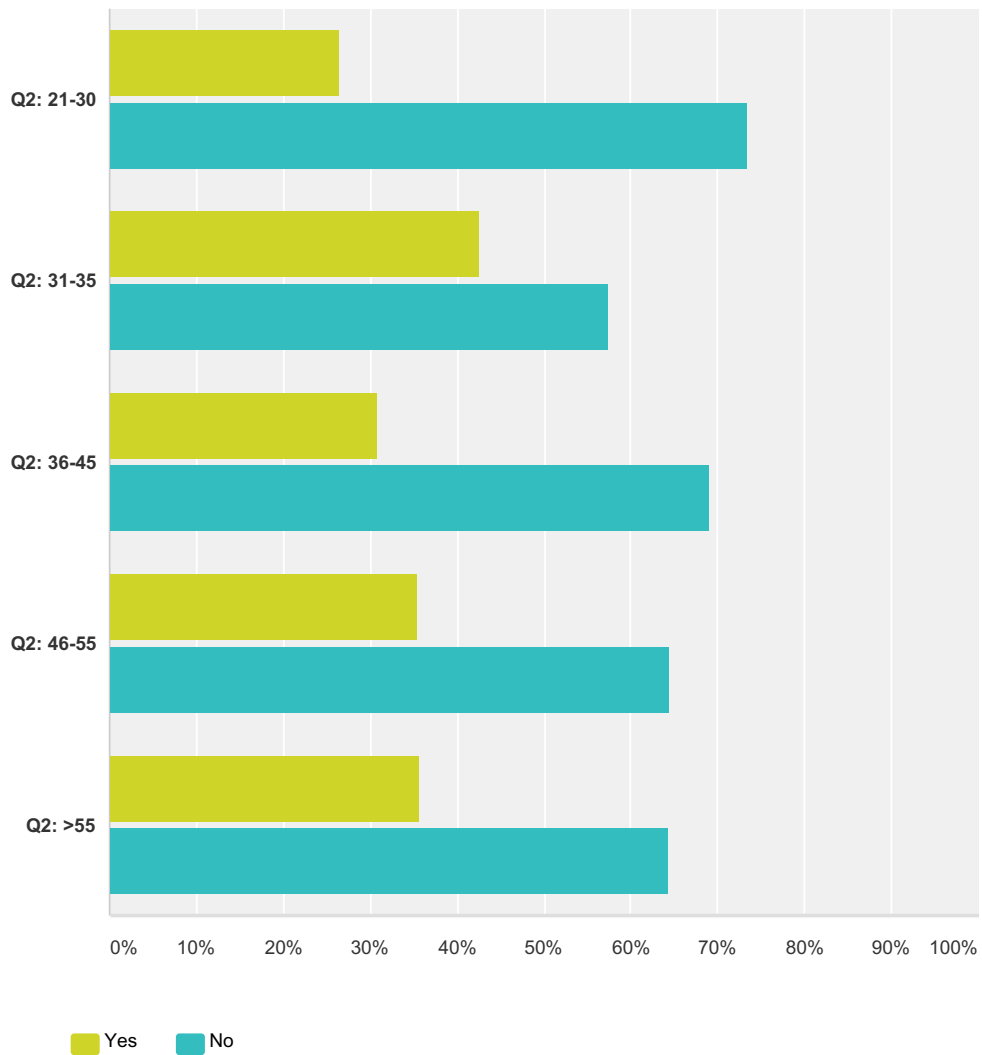
- Prior to children's birth
 When children were born
 When child was 1-5 years old
- When child was 6-10 years old
 When child was 11-13 years old
- When child was 14-18 years old
 I haven't begun saving

State of College Savings 2013-2014

	Prior to children's birth	When children were born	When child was 1-5 years old	When child was 6-10 years old	When child was 11-13 years old	When child was 14-18 years old	I haven't begun saving	Total
Q2: 21-30	6.25% 4	17.19% 11	25.00% 16	3.13% 2	7.81% 5	4.69% 3	51.56% 33	7.42% 74
Q2: 31-35	10.83% 17	31.85% 50	40.76% 64	28.03% 44	6.37% 10	1.91% 3	26.11% 41	22.97% 229
Q2: 36-45	5.56% 22	26.52% 105	29.55% 117	16.41% 65	3.79% 15	2.02% 8	23.99% 95	42.83% 427
Q2: 46-55	5.41% 16	26.01% 77	27.36% 81	12.16% 36	7.09% 21	4.05% 12	25.68% 76	32.00% 319
Q2: >55	2.38% 2	15.48% 13	19.05% 16	19.05% 16	9.52% 8	1.19% 1	33.33% 28	8.43% 84
Total Respondents	61	256	294	163	59	27	273	997

Q24 Do you know how much you'll need to save to fund college for your children?

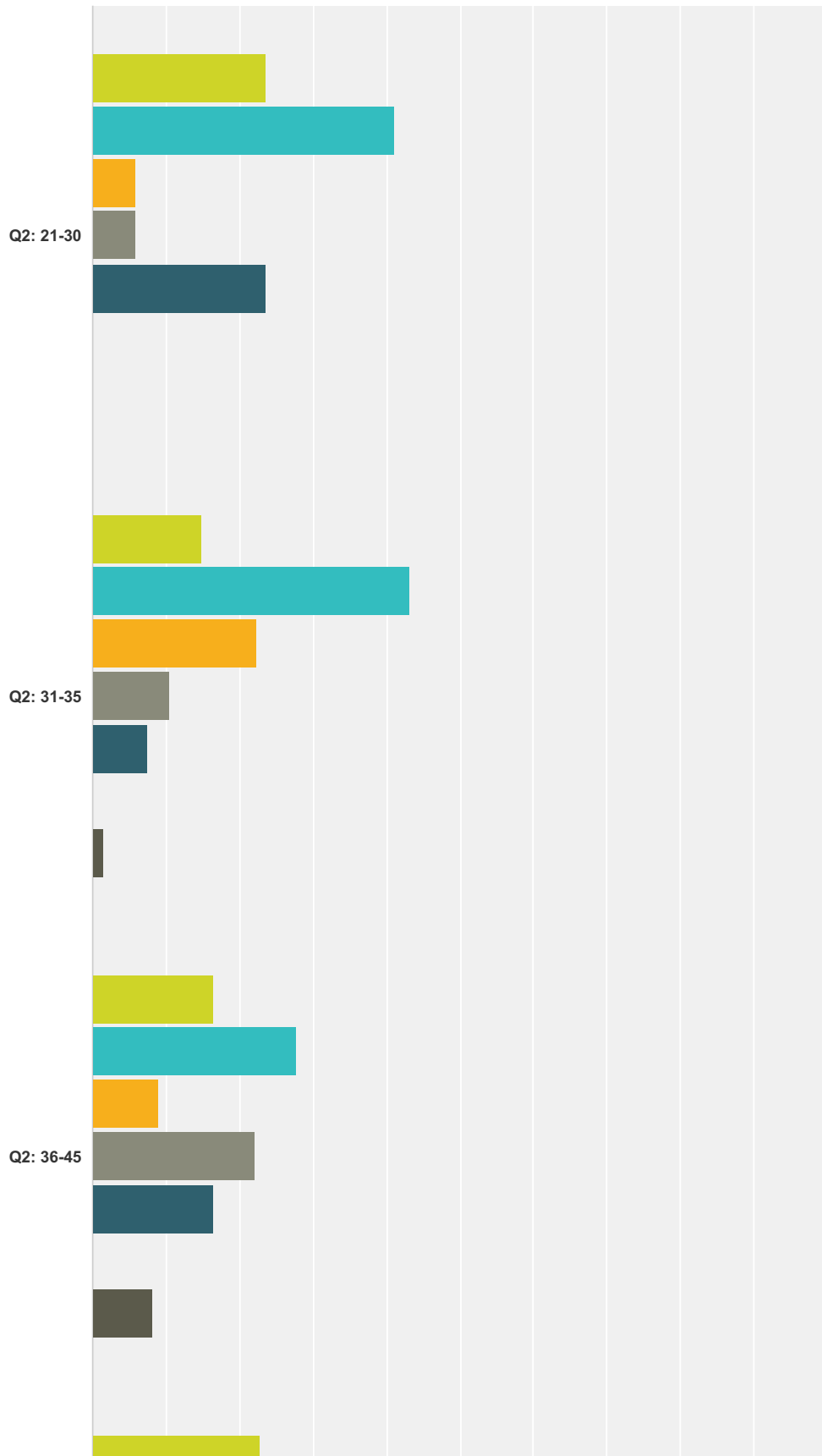
Answered: 997 Skipped: 16



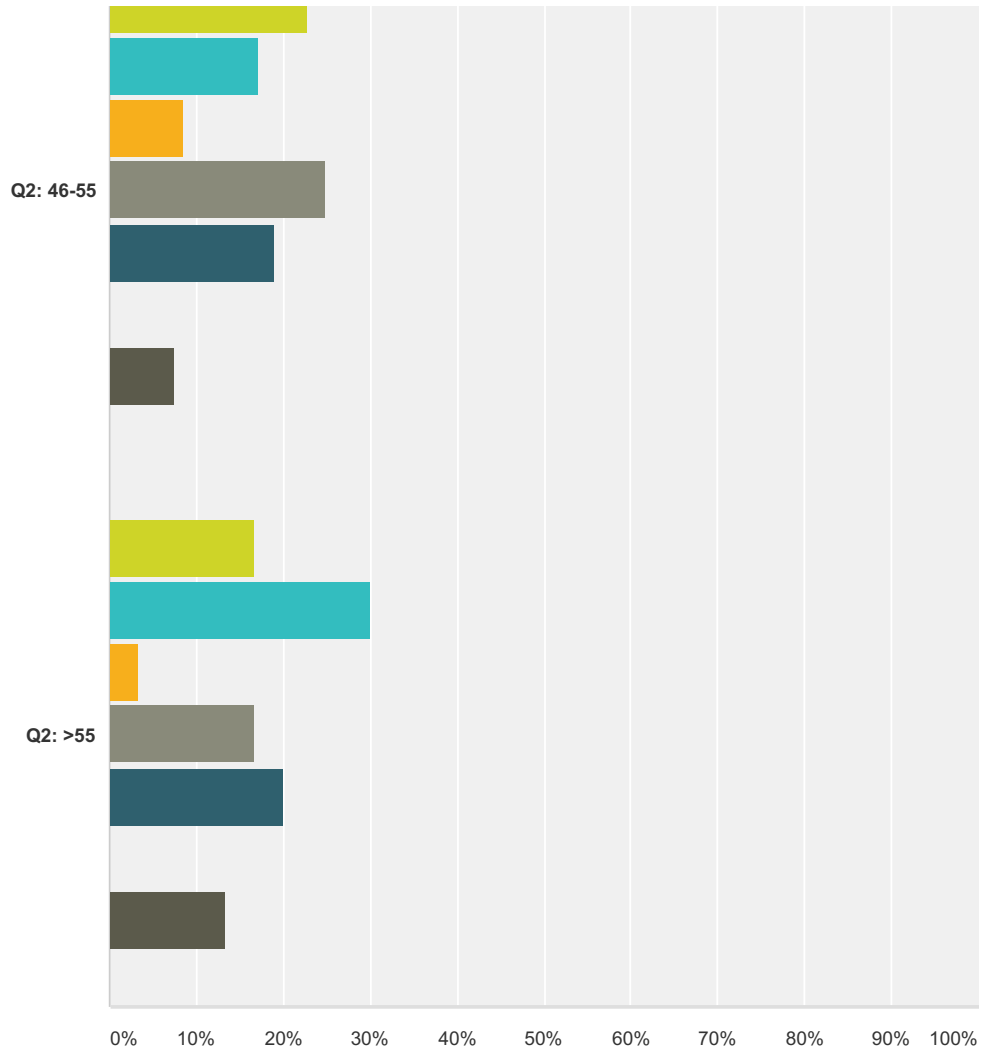
	Yes	No	Total
Q2: 21-30	26.56% 17	73.44% 47	6.42% 64
Q2: 31-35	42.68% 67	57.32% 90	15.75% 157
Q2: 36-45	30.81% 122	69.19% 274	39.72% 396
Q2: 46-55	35.47% 105	64.53% 191	29.69% 296
Q2: >55	35.71% 30	64.29% 54	8.43% 84
Total Respondents	341	656	997

Q25 How did you determine the amount?

Answered: 341 Skipped: 672



State of College Savings 2013-2014



- Contacted specific colleges I have in mind
- Learned about it from articles, on the web, through TV programs
- Learned about it from my child/children's school
- Used a college savings calculator
- Spoke to a financial advisor
- Spoke to a loan officer
- Other, please specify

	Contacted specific colleges I have in mind	Learned about it from articles, on the web, through TV programs	Learned about it from my child/children's school	Used a college savings calculator	Spoke to a financial advisor	Spoke to a loan officer	Other, please specify	Total
Q2: 21-30	23.53% 4	41.18% 7	5.88% 1	5.88% 1	23.53% 4	0.00% 0	0.00% 0	4.99% 17
Q2: 31-35	14.93% 10	43.28% 29	22.39% 15	10.45% 7	7.46% 5	0.00% 0	1.49% 1	19.65% 67
Q2: 36-45	16.39% 20	27.87% 34	9.02% 11	22.13% 27	16.39% 20	0.00% 0	8.20% 10	35.78% 122
Q2: 46-55	22.86% 24	17.14% 18	8.57% 9	24.76% 26	19.05% 20	0.00% 0	7.62% 8	30.79% 105
Q2: >55	16.67% 5	30.00% 9	3.33% 1	16.67% 5	20.00% 6	0.00% 0	13.33% 4	8.80% 30

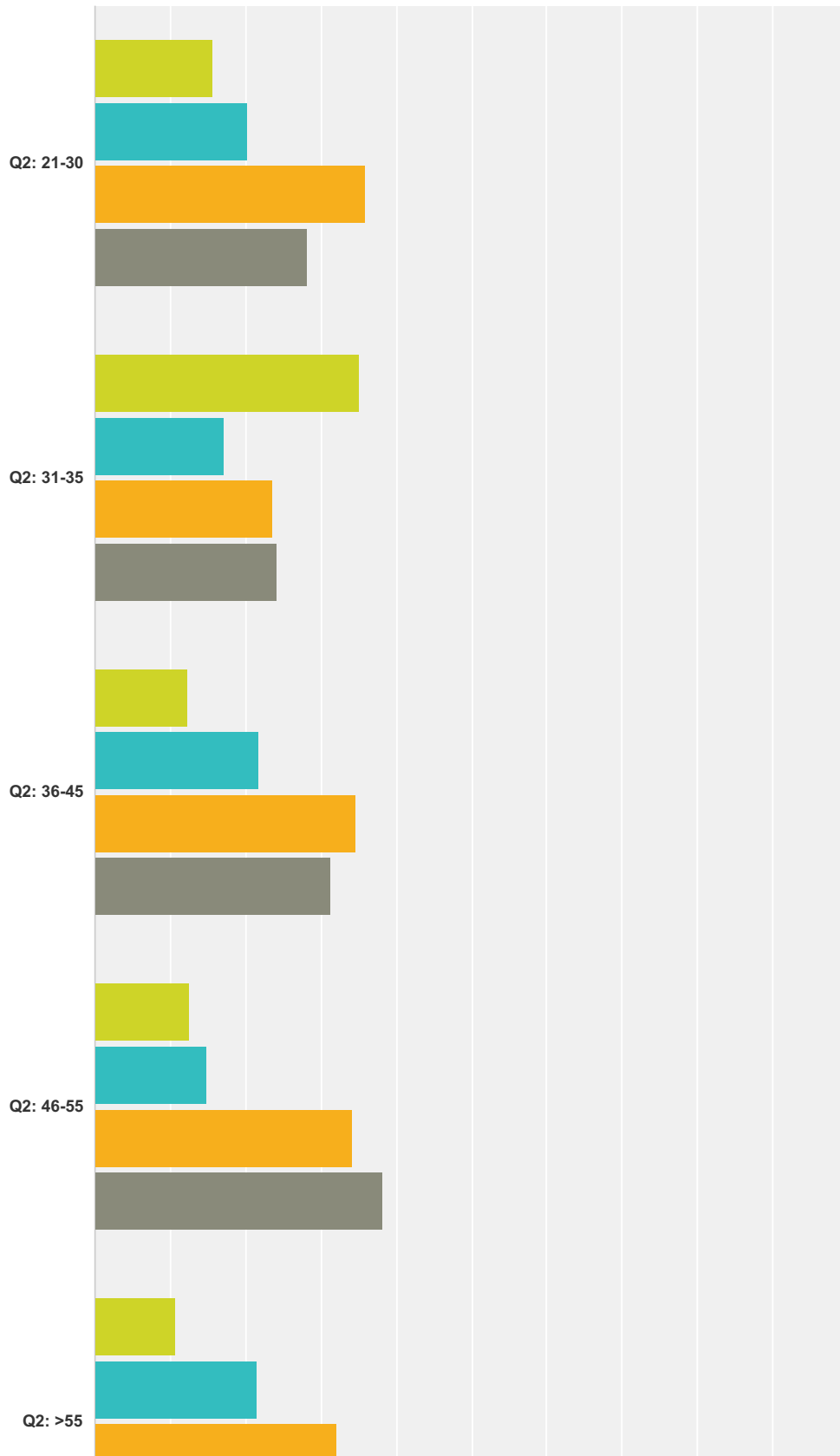
State of College Savings 2013-2014

Total Respondents	63	97	37	66	55	0	23	341
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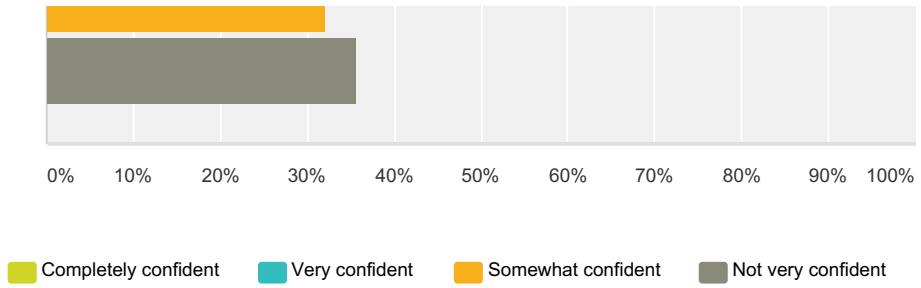
#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	n/a	7/19/2013 9:26 PM
#	Q2: 36-45	Date
1	My oldest child just completed her first year of college	7/25/2013 2:45 PM
2	told by florida pre paid	7/25/2013 2:43 PM
3	I currently have a child in college.	7/25/2013 2:12 PM
4	Heard from friends	7/25/2013 12:06 AM
5	None	7/24/2013 7:32 PM
6	calculated based on how costly it'd be when they'd be in college.	7/24/2013 6:52 PM
7	We made reasonable predictions, used the calculator and set an amount. Anything above that can be our children's responsibility, which we are already preparing them for and are actively training them in the proper earning and use of money.	7/24/2013 6:25 PM
8	been reading up on our own	7/24/2013 5:28 PM
9	using various sources including many of the above	7/22/2013 9:54 PM
10	My child will pay for it themselves.	7/20/2013 3:55 PM
#	Q2: 46-55	Date
1	Learned when my other 2 older children attended college	7/25/2013 2:28 PM
2	learned about it through my older children and nieces and nephews	7/25/2013 1:54 PM
3	not my first child to go to college	7/24/2013 8:53 PM
4	Guessed	7/24/2013 7:02 PM
5	As much as possible	7/24/2013 6:09 PM
6	We are paying for our oldest daughter to go to college right now	7/24/2013 5:59 PM
7	This survey is really badly designed - many of these questions should allow multiple responses, like this question, but don't	7/24/2013 5:16 PM
8	friends who have older children than me	7/23/2013 3:05 PM
#	Q2: >55	Date
1	I work with high school seniors so I am familiar with the college search.	7/25/2013 2:37 PM
2	decided how much could afford	7/24/2013 11:22 PM
3	Made an educated guess and reduced it a bit to make sure both of my son's have some "skin in the game."	7/24/2013 6:00 PM
4	Just estimated - don't know actual exact dollar amount - added up tuition, living costs (which can vary a lot), books (also varies depending on classes), plus incidentals (workbooks, club fees)	7/23/2013 2:56 PM

Q26 How confident are you that you will reach your college savings goals?

Answered: 996 Skipped: 17



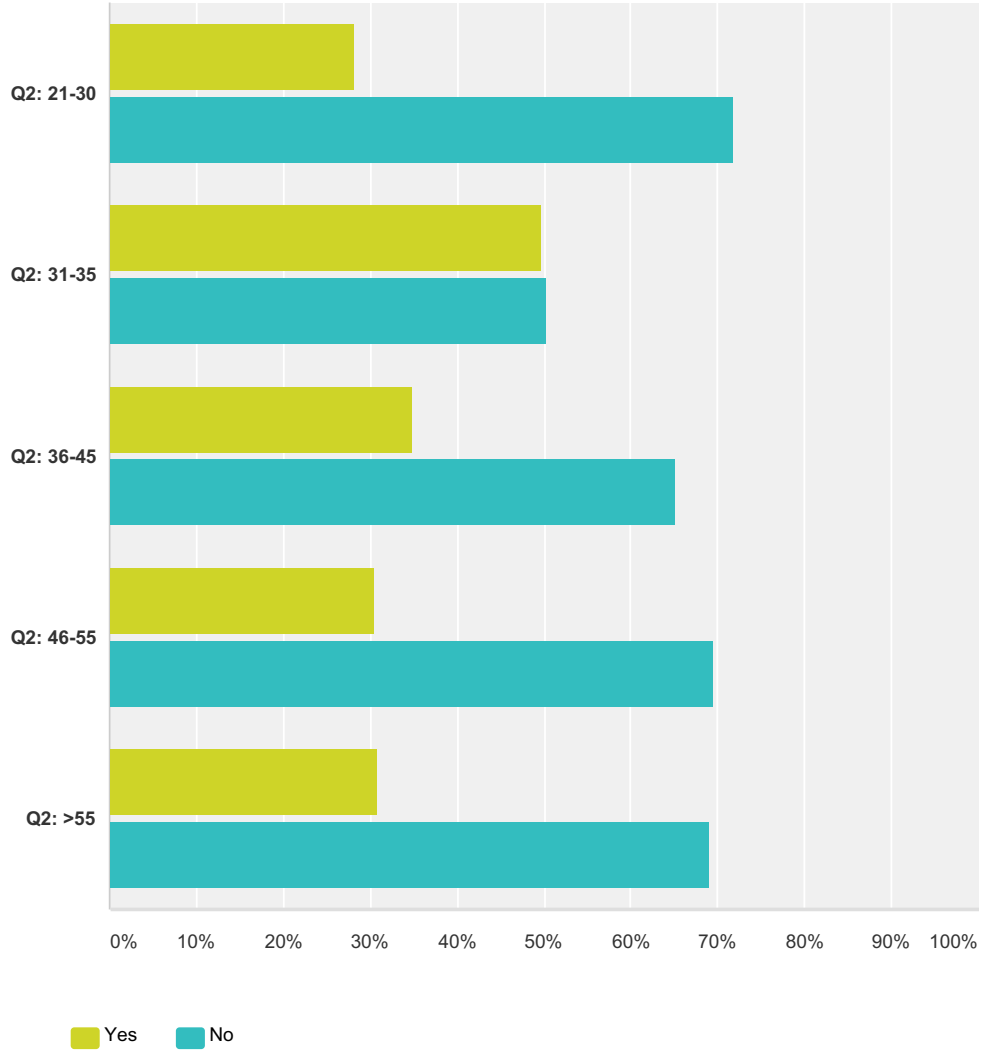
State of College Savings 2013-2014



	Completely confident	Very confident	Somewhat confident	Not very confident	Total
Q2: 21-30	15.63% 10	20.31% 13	35.94% 23	28.13% 18	6.43% 64
Q2: 31-35	35.03% 55	17.20% 27	23.57% 37	24.20% 38	15.76% 157
Q2: 36-45	12.37% 49	21.72% 86	34.60% 137	31.31% 124	39.76% 396
Q2: 46-55	12.54% 37	14.92% 44	34.24% 101	38.31% 113	29.62% 295
Q2: >55	10.71% 9	21.43% 18	32.14% 27	35.71% 30	8.43% 84
Total Respondents	160	188	325	323	996

Q27 Do you currently have an automatic monthly savings plan set up for college savings?

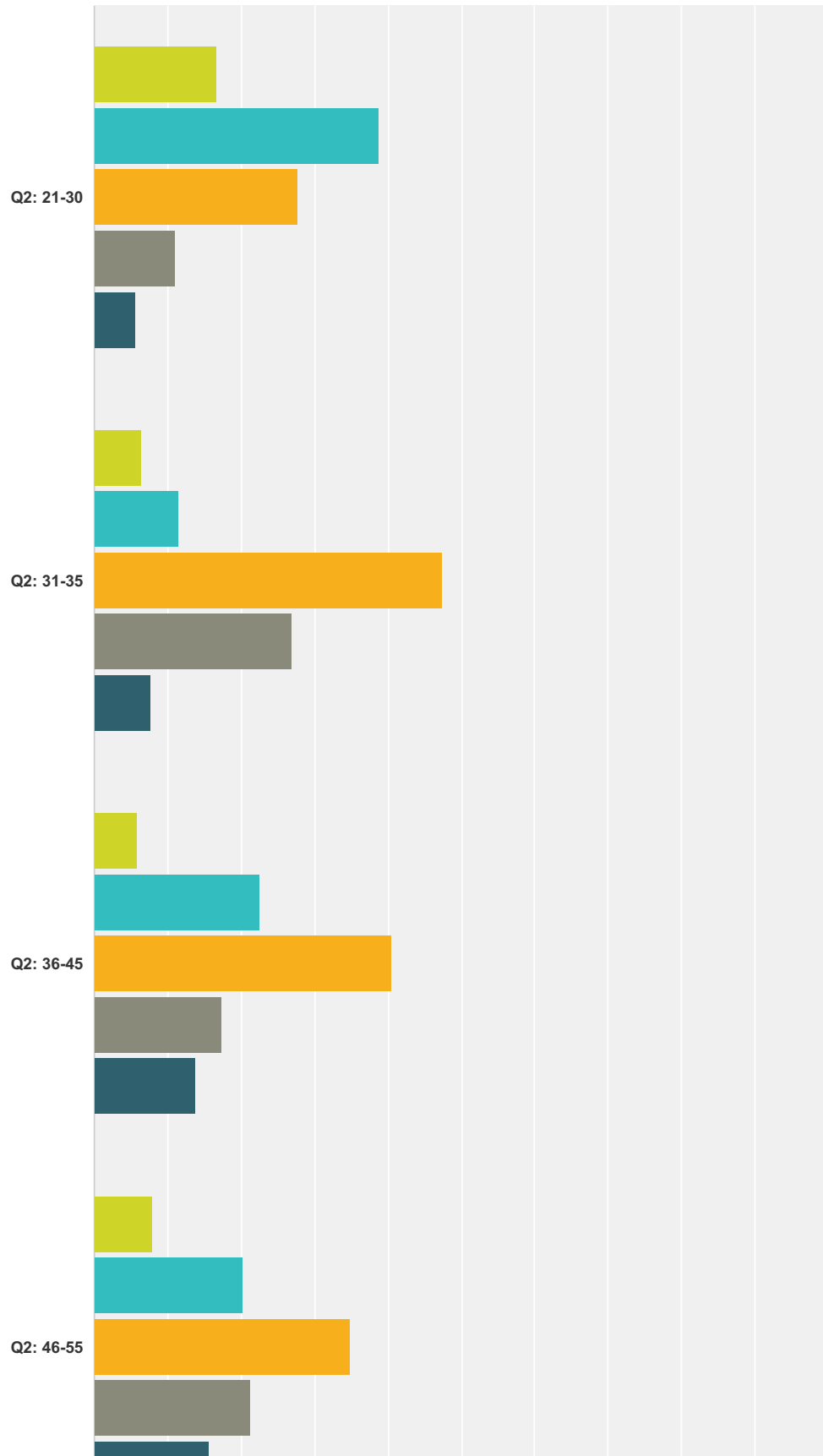
Answered: 996 Skipped: 17



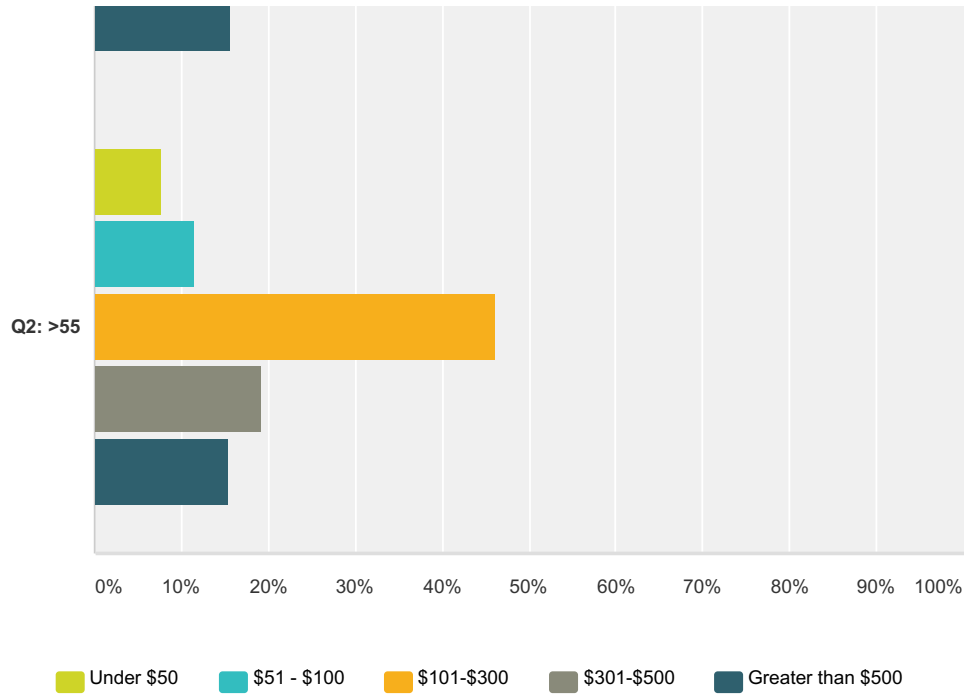
	Yes	No	Total
Q2: 21-30	28.13% 18	71.88% 46	6.43% 64
Q2: 31-35	49.68% 78	50.32% 79	15.76% 157
Q2: 36-45	34.85% 138	65.15% 258	39.76% 396
Q2: 46-55	30.51% 90	69.49% 205	29.62% 295
Q2: >55	30.95% 26	69.05% 58	8.43% 84
Total Respondents	350	646	996

Q28 How much do you save monthly?

Answered: 349 Skipped: 664



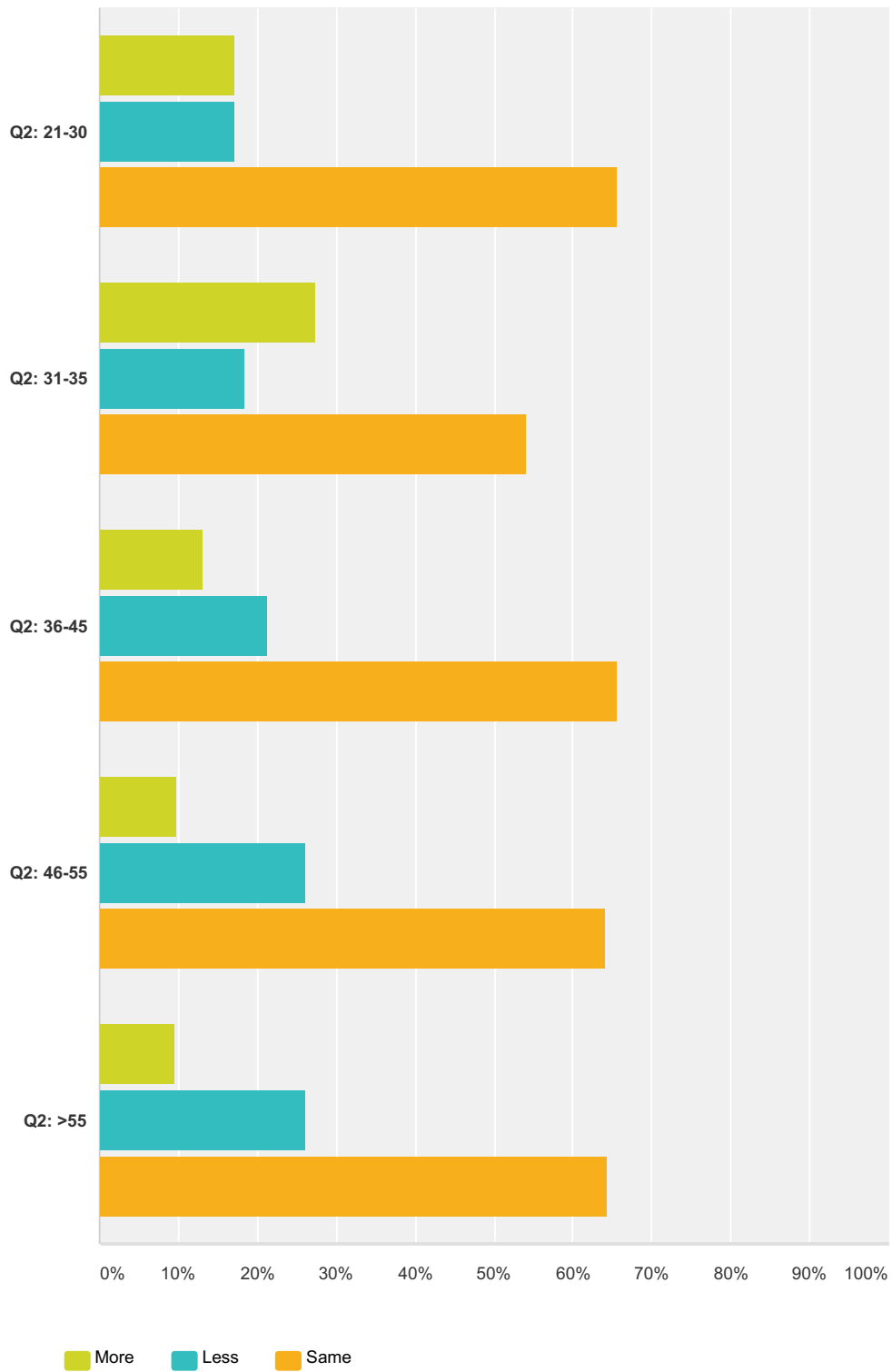
State of College Savings 2013-2014



	Under \$50	\$51 - \$100	\$101-\$300	\$301-\$500	Greater than \$500	Total
Q2: 21-30	16.67% 3	38.89% 7	27.78% 5	11.11% 2	5.56% 1	5.16% 18
Q2: 31-35	6.41% 5	11.54% 9	47.44% 37	26.92% 21	7.69% 6	22.35% 78
Q2: 36-45	5.80% 8	22.46% 31	40.58% 56	17.39% 24	13.77% 19	39.54% 138
Q2: 46-55	7.87% 7	20.22% 18	34.83% 31	21.35% 19	15.73% 14	25.50% 89
Q2: >55	7.69% 2	11.54% 3	46.15% 12	19.23% 5	15.38% 4	7.45% 26
Total Respondents	25	68	141	71	44	349

Q29 Are you saving more, less or the same for college than a year ago?

Answered: 995 Skipped: 18



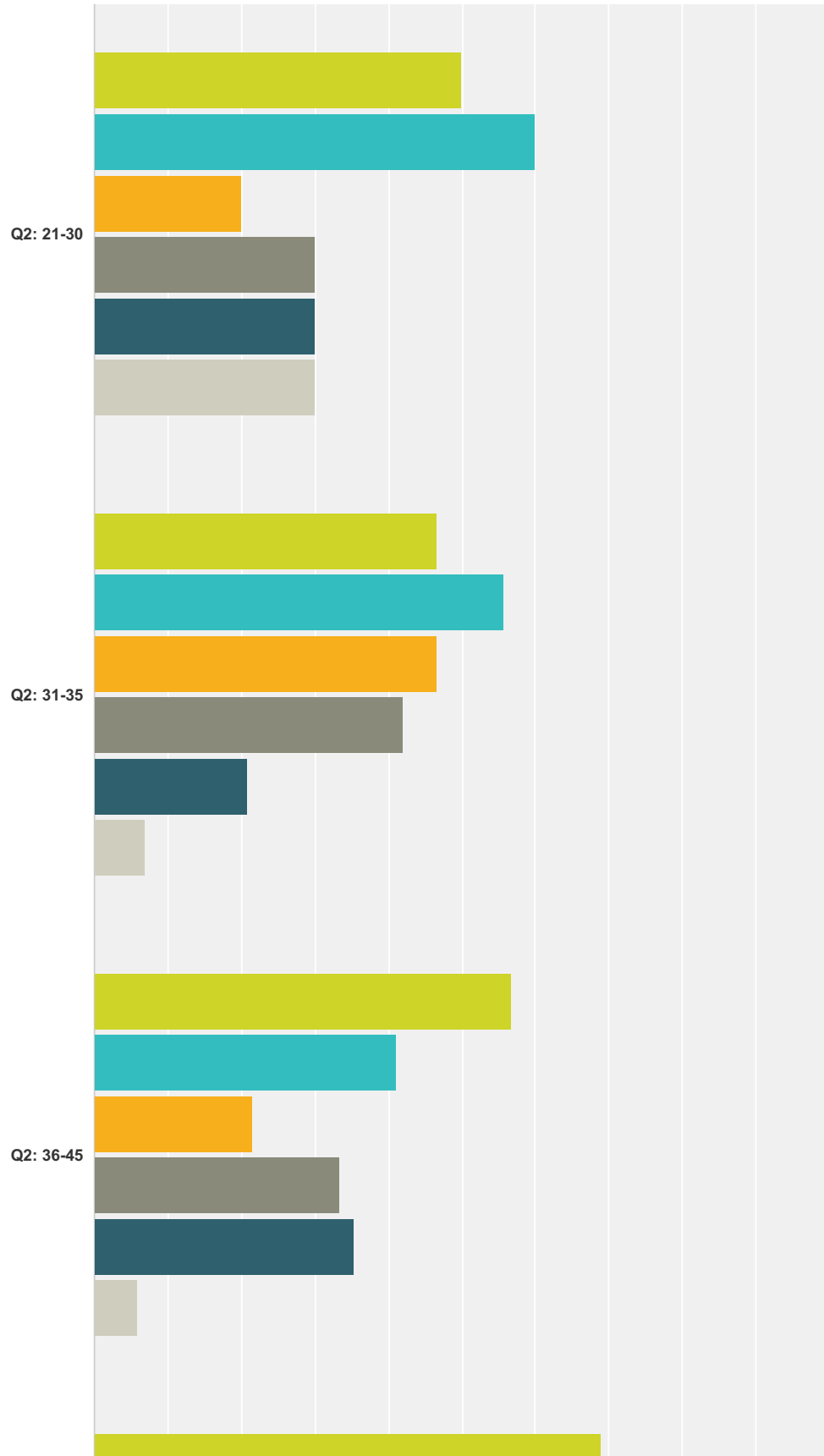
More	Less	Same	Total
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State of College Savings 2013-2014

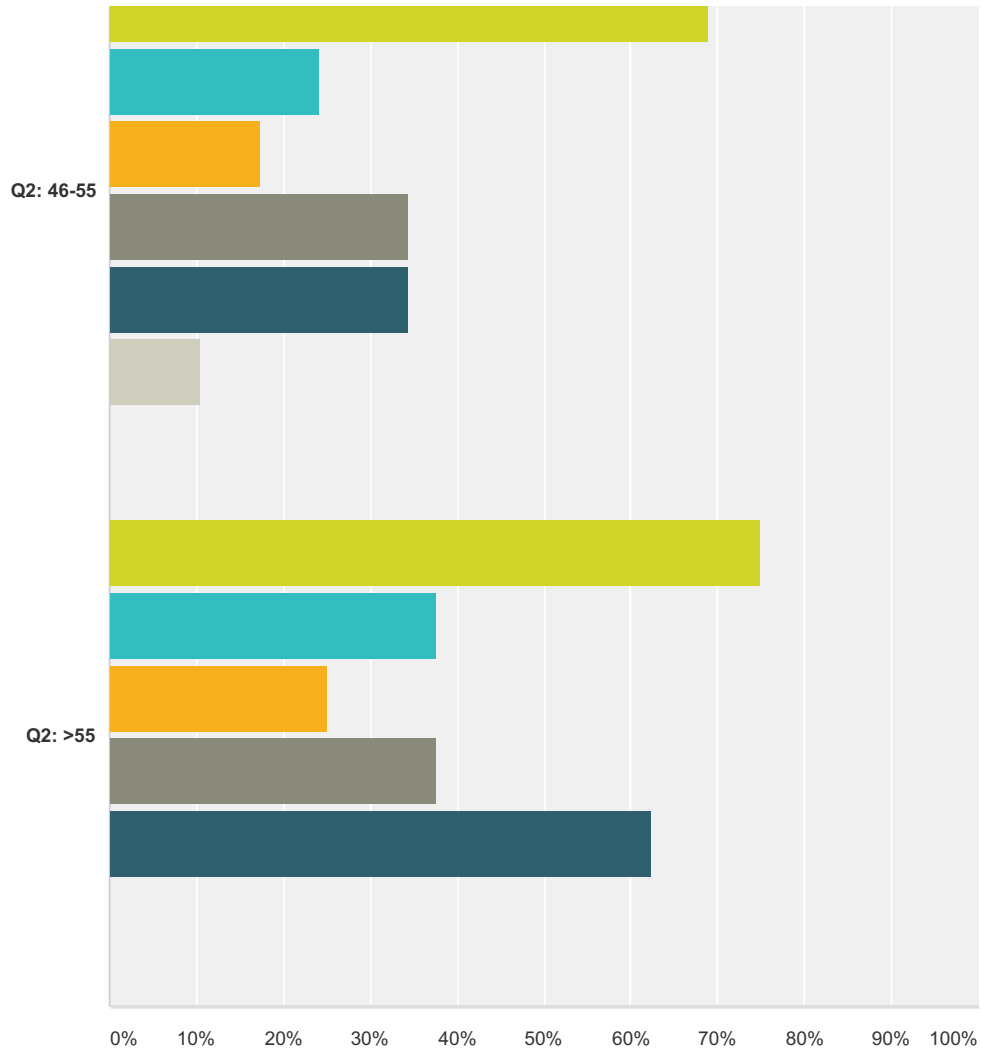
Q2: 21-30	17.19% 11	17.19% 11	65.63% 42	6.43% 64
Q2: 31-35	27.39% 43	18.47% 29	54.14% 85	15.78% 157
Q2: 36-45	13.16% 52	21.27% 84	65.57% 259	39.70% 395
Q2: 46-55	9.83% 29	26.10% 77	64.07% 189	29.65% 295
Q2: >55	9.52% 8	26.19% 22	64.29% 54	8.44% 84
Total Respondents	143	223	629	995

Q30 Why are you saving more for college?

Answered: 141 Skipped: 872



State of College Savings 2013-2014



■ Increasing cost of college ■ Concern about the economy
■ To make up for recession investment losses ■ To make up for lost time
■ Feels safer to have control ■ Other

	Increasing cost of college	Concern about the economy	To make up for recession investment losses	To make up for lost time	Feels safer to have control	Other	Total
Q2: 21-30	50.00% 5	60.00% 6	20.00% 2	30.00% 3	30.00% 3	30.00% 3	15.60% 22
Q2: 31-35	46.51% 20	55.81% 24	46.51% 20	41.86% 18	20.93% 9	6.98% 3	66.67% 94
Q2: 36-45	56.86% 29	41.18% 21	21.57% 11	33.33% 17	35.29% 18	5.88% 3	70.21% 99
Q2: 46-55	68.97% 20	24.14% 7	17.24% 5	34.48% 10	34.48% 10	10.34% 3	39.01% 55
Q2: >55	75.00% 6	37.50% 3	25.00% 2	37.50% 3	62.50% 5	0.00% 0	13.48% 19
Total Respondents	80	61	40	51	45	12	141
	Other (please specify)					Total	

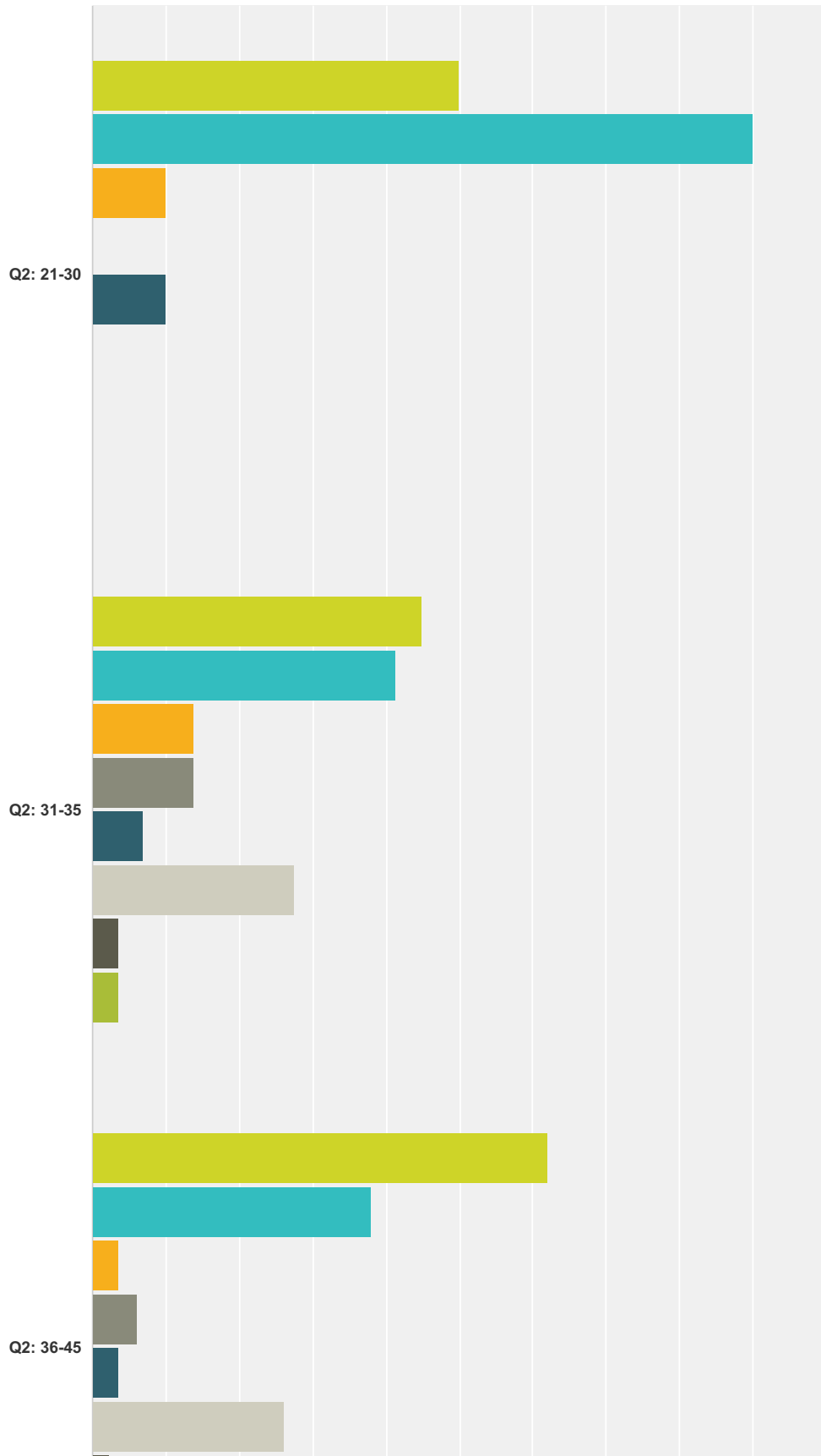
State of College Savings 2013-2014

Q2: 21-30		3	3
Q2: 31-35		2	2
Q2: 36-45		4	4
Q2: 46-55		3	3
Q2: >55		0	0

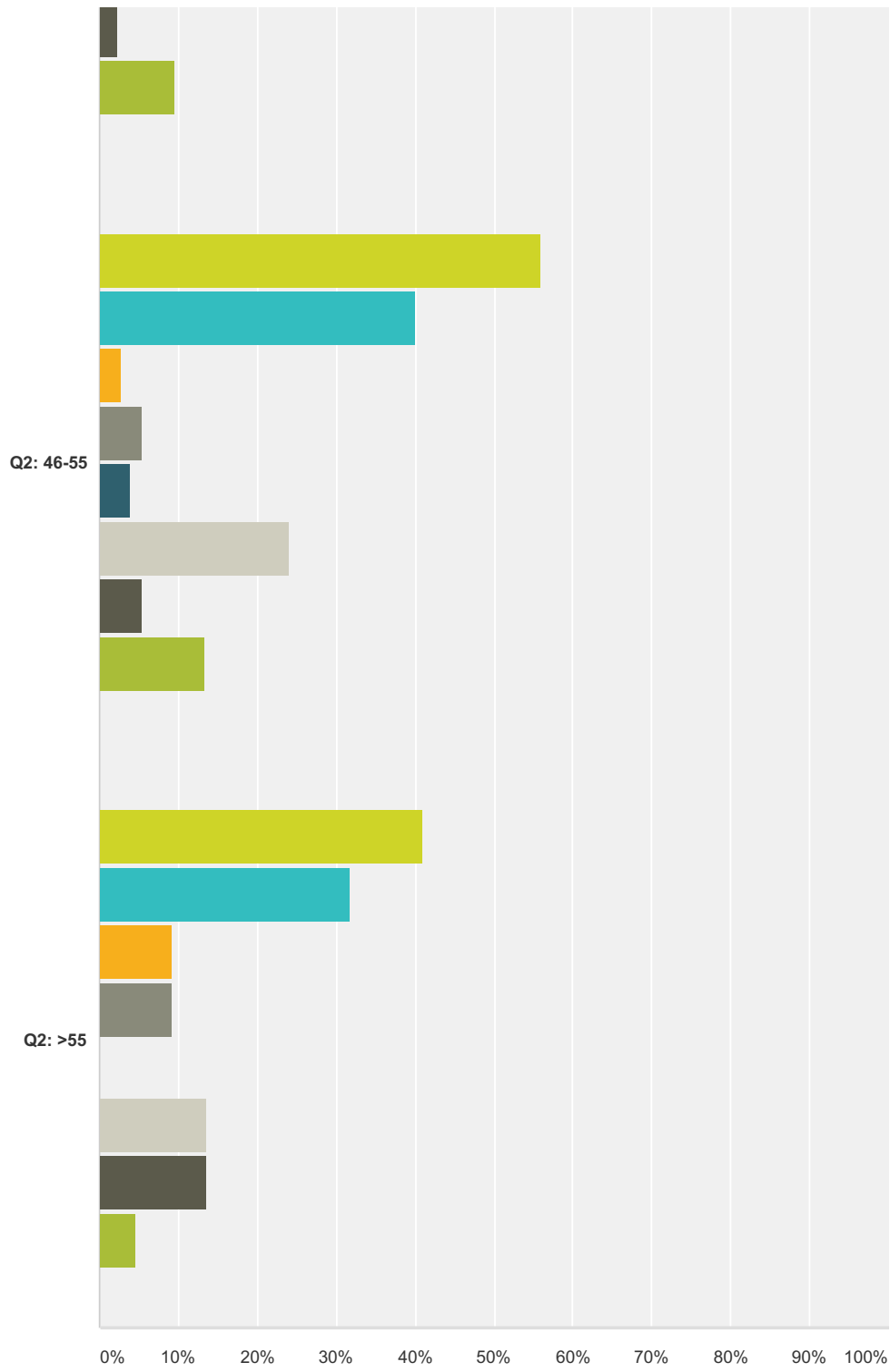
#	Q2: 21-30	Date
1	Didn't have the account a year ago	7/24/2013 6:50 PM
2	Have extra money	7/24/2013 6:41 PM
3	In case he can't go to another country where college is free	7/19/2013 7:31 PM
#	Q2: 31-35	Date
1	I have the money	7/24/2013 10:17 PM
2	had another child	7/24/2013 5:31 PM
#	Q2: 36-45	Date
1	have more income	7/25/2013 1:54 PM
2	children are getting older	7/24/2013 8:30 PM
3	I am making more now than a year ago so more money available to invest.	7/24/2013 5:32 PM
4	because I wasn't saving a year ago	7/23/2013 5:44 PM
#	Q2: 46-55	Date
1	Have More Income Than in the past.	7/24/2013 7:34 PM
2	because i can	7/24/2013 5:27 PM
3	getting ready to send first child to college in August	7/23/2013 4:50 PM
#	Q2: >55	Date
	There are no responses.	

Q31 Why are you saving less for college?

Answered: 220 Skipped: 793



State of College Savings 2013-2014



- Current living expenses take priority
- Income reduced
- Increased saving for other purposes
- Saving for college seems unachievable
- I am afraid it will reduce my financial aid
- Concern about the economy
- Afraid of investing after the recession
- Other (please specify)

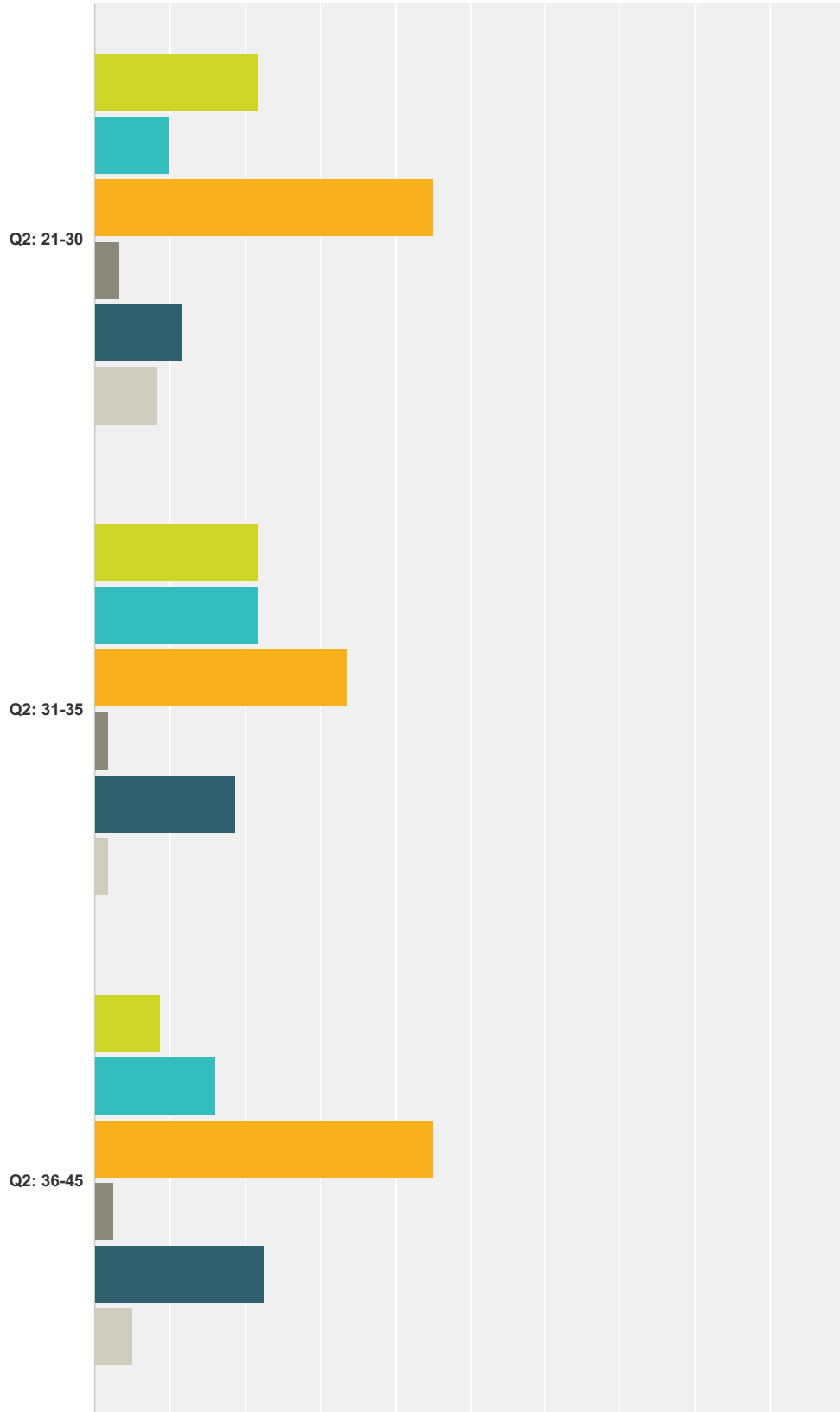
State of College Savings 2013-2014

	Current living expenses take priority	Income reduced	Increased saving for other purposes	Saving for college seems unachievable	I am afraid it will reduce my financial aid	Concern about the economy	Afraid of investing after the recession	Other (please specify)	Total
Q2: 21-30	50.00% 5	90.00% 9	10.00% 1	0.00% 0	10.00% 1	0.00% 0	0.00% 0	0.00% 0	7.27% 16
Q2: 31-35	44.83% 13	41.38% 12	13.79% 4	13.79% 4	6.90% 2	27.59% 8	3.45% 1	3.45% 1	20.45% 45
Q2: 36-45	61.90% 52	38.10% 32	3.57% 3	5.95% 5	3.57% 3	26.19% 22	2.38% 2	9.52% 8	57.73% 127
Q2: 46-55	56.00% 42	40.00% 30	2.67% 2	5.33% 4	4.00% 3	24.00% 18	5.33% 4	13.33% 10	51.36% 113
Q2: >55	40.91% 9	31.82% 7	9.09% 2	9.09% 2	0.00% 0	13.64% 3	13.64% 3	4.55% 1	12.27% 27
Total Respondents	121	90	12	15	9	51	10	20	220

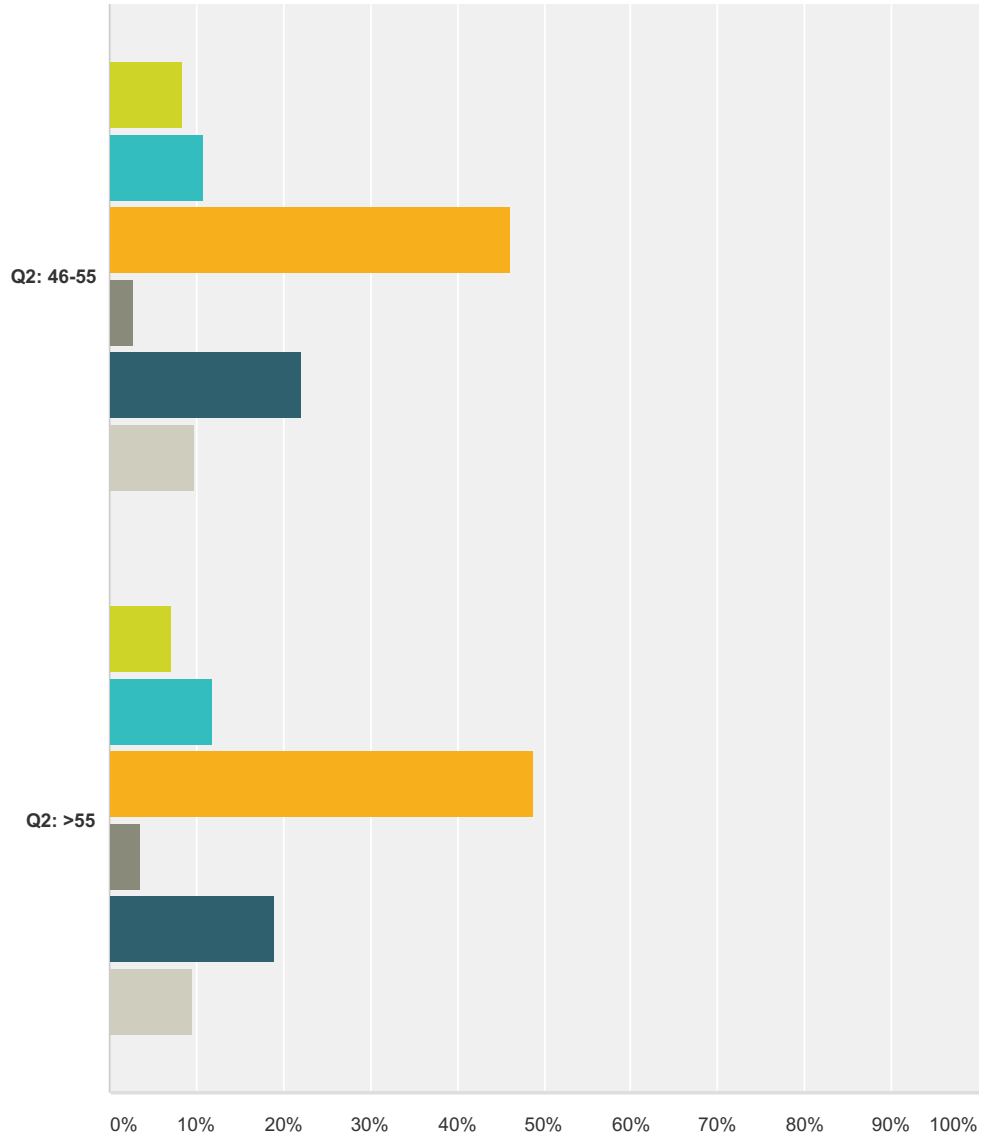
#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	No income, not working	7/24/2013 5:17 PM
#	Q2: 36-45	Date
1	not needed to	7/25/2013 2:09 PM
2	My ex husband stopped paying child support. He is over \$10,000 behind.	7/25/2013 2:09 PM
3	living expenses have risen, income has not	7/25/2013 4:39 AM
4	just moved to new state and still settling in	7/24/2013 9:46 PM
5	I am not saving less	7/24/2013 8:31 PM
6	no money	7/24/2013 8:21 PM
7	bankrupcy	7/24/2013 7:37 PM
8	The income that was going to college savings was reduced for a few months, but just restarted.	7/24/2013 6:25 PM
#	Q2: 46-55	Date
1	not saving, no extra money	7/25/2013 3:55 PM
2	Have been saving since child's birth and amount is sufficient	7/25/2013 3:55 PM
3	Have reached goal already	7/25/2013 2:06 PM
4	Other child in college	7/25/2013 4:42 AM
5	one kid out of school, one junior, one not going to college so only one left to save for.	7/25/2013 12:32 AM
6	no need	7/24/2013 10:39 PM
7	not saving	7/24/2013 7:37 PM
8	Currently have one child in college. When he graduates next year we will contibute more to my younger childs college fund.	7/24/2013 5:28 PM
9	current political administration doesn't make it possible for the average person to save anything. They take it all in taxes to help pay for everyone else. WE can't afford to pay for our own family because everyone else gets their share first.	7/24/2013 5:23 PM
10	I currently have one child in college now	7/21/2013 5:16 PM
#	Q2: >55	Date
1	Don't plan on going to college.	7/23/2013 9:02 PM

Q32 How has the current economic environment affected your attitude and behavior toward saving in general?

Answered: 973 Skipped: 40



State of College Savings 2013-2014



- Plan to start saving as soon as I have discretionary income
- Have already started to save more than before
- Would like to save more but can't
- Don't want to save and won't
- Hasn't affected my attitude or behavior
- Cut back my discretionary spending so I can save

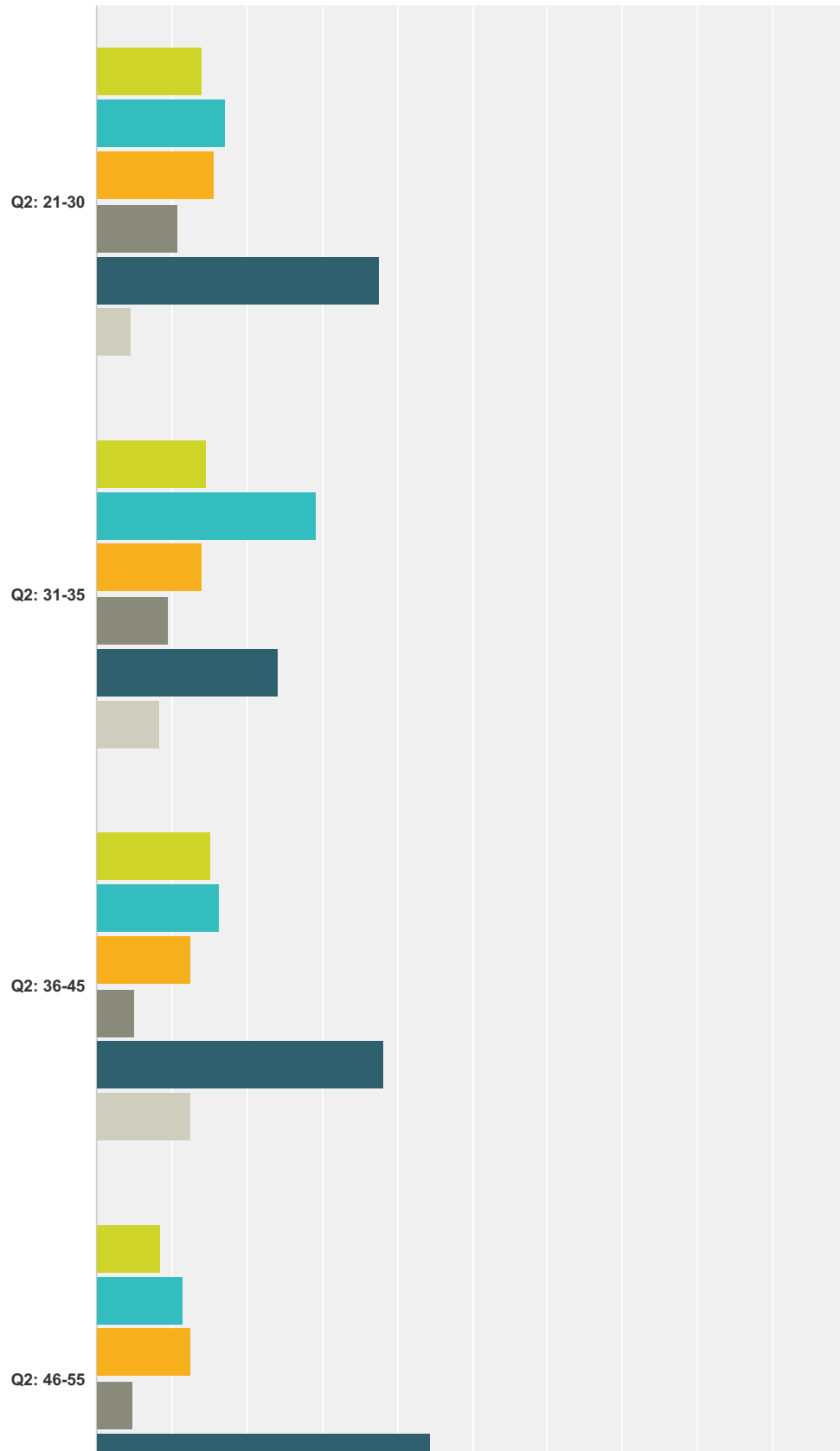
	Plan to start saving as soon as I have discretionary income	Have already started to save more than before	Would like to save more but can't	Don't want to save and won't	Hasn't affected my attitude or behavior	Cut back my discretionary spending so I can save	Total
Q2: 21-30	21.67% 13	10.00% 6	45.00% 27	3.33% 2	11.67% 7	8.33% 5	6.17% 60
Q2: 31-35	21.94% 34	21.94% 34	33.55% 52	1.94% 3	18.71% 29	1.94% 3	15.93% 155
Q2: 36-45	8.81% 34	16.06% 62	45.08% 174	2.59% 10	22.54% 87	4.92% 19	39.67% 386
Q2: 46-55	8.33% 24	10.76% 31	46.18% 133	2.78% 8	22.22% 64	9.72% 28	29.60% 288

State of College Savings 2013-2014

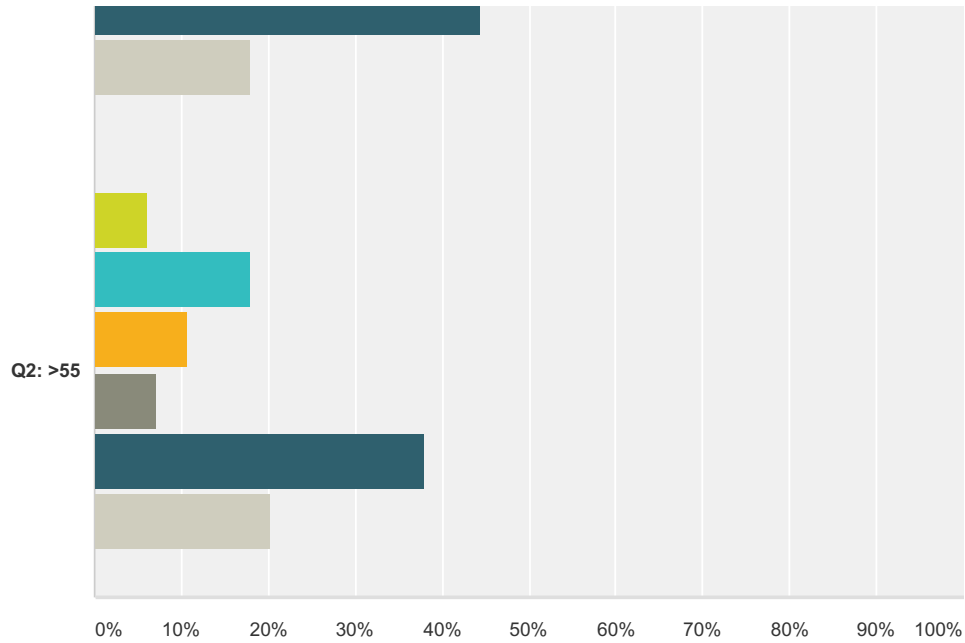
Q2: >55	7.14% 6	11.90% 10	48.81% 41	3.57% 3	19.05% 16	9.52% 8	8.63% 84
Total Respondents	111	143	427	26	203	63	973

Q33 What would make it easier for you to save?

Answered: 991 Skipped: 22



State of College Savings 2013-2014



- More savings awareness - focus on saving, not spending
- More/better information on savings vehicles
- Automatic savings vehicle - so I don't have to think about it
- If I knew more about budgeting, managing money and investments
- Less debt
- Other, please specify

	More savings awareness - focus on saving, not spending	More/better information on savings vehicles	Automatic savings vehicle - so I don't have to think about it	If I knew more about budgeting, managing money and investments	Less debt	Other, please specify	Total
Q2: 21-30	14.06% 9	17.19% 11	15.63% 10	10.94% 7	37.50% 24	4.69% 3	6.46% 64
Q2: 31-35	14.65% 23	29.30% 46	14.01% 22	9.55% 15	24.20% 38	8.28% 13	15.84% 157
Q2: 36-45	15.31% 60	16.33% 64	12.50% 49	5.10% 20	38.27% 150	12.50% 49	39.56% 392
Q2: 46-55	8.50% 25	11.56% 34	12.59% 37	4.76% 14	44.56% 131	18.03% 53	29.67% 294
Q2: >55	5.95% 5	17.86% 15	10.71% 9	7.14% 6	38.10% 32	20.24% 17	8.48% 84
Total Respondents	122	170	127	62	375	135	991

#	Q2: 21-30	Date
1	More money on paychecks.	7/25/2013 12:46 AM
2	If I had more income coming in	7/24/2013 5:30 PM
3	Nothing	7/21/2013 8:49 PM
#	Q2: 31-35	Date
1	larger income/lower cost of living	7/26/2013 1:57 AM
2	a raise	7/25/2013 4:46 PM

State of College Savings 2013-2014

3	Less economy strain	7/25/2013 3:44 PM
4	I suppose it's not more important than having certain things now.	7/25/2013 2:02 PM
5	a better economy and lower inflation.	7/25/2013 1:22 AM
6	lower gas, food, and costs of living	7/25/2013 12:15 AM
7	More money.	7/24/2013 9:20 PM
8	More money, less bill.	7/24/2013 7:46 PM
9	Lower monthly expenses such as groceries, gas, electricity, etc.	7/24/2013 7:37 PM
10	fewer monthly expenses	7/24/2013 6:02 PM
11	If I could be at all sure what the future brings.	7/24/2013 5:40 PM
12	If I have a job then I can save.	7/24/2013 5:19 PM
13	n/a	7/19/2013 9:30 PM
#	Q2: 36-45	Date
1	Get a better return on my investments with out haveing to large of my account in the stock market	7/25/2013 4:10 PM
2	Higher wage	7/25/2013 4:04 PM
3	More income	7/25/2013 3:46 PM
4	more income	7/25/2013 2:49 PM
5	higher salary	7/25/2013 2:45 PM
6	more income	7/25/2013 2:42 PM
7	more income	7/25/2013 2:28 PM
8	n/a	7/25/2013 2:26 PM
9	not needed to	7/25/2013 2:12 PM
10	More income.	7/25/2013 2:07 PM
11	n/a	7/25/2013 2:06 PM
12	more income, less taxes	7/25/2013 4:40 AM
13	more income	7/24/2013 11:52 PM
14	job	7/24/2013 11:43 PM
15	less inflation	7/24/2013 11:15 PM
16	A job	7/24/2013 11:06 PM
17	a better income	7/24/2013 11:00 PM
18	less price inflation for food and gas and TAXES	7/24/2013 9:51 PM
19	nothing	7/24/2013 9:02 PM
20	Nothing	7/24/2013 8:59 PM
21	?	7/24/2013 8:54 PM
22	lower taxes; less federal involvement in my personal business.	7/24/2013 8:32 PM
23	make more	7/24/2013 8:23 PM
24	more money	7/24/2013 8:04 PM
25	making more money	7/24/2013 7:56 PM
26	more rewards	7/24/2013 7:45 PM
27	Nothing because I feel I know how to save and do the best I can	7/24/2013 7:34 PM
28	unsure	7/24/2013 7:28 PM
29	better return on savings	7/24/2013 7:27 PM

State of College Savings 2013-2014

30	Don't have any problems in this regard	7/24/2013 6:48 PM
31	We have always lived well below our means and have saved & invested the difference. Saving, as foreign a concept as it is in today's world, has always been a part of our lifestyle.	7/24/2013 6:28 PM
32	Knowing how much public college will truly cost when the time comes and where my child will want to go.	7/24/2013 6:26 PM
33	less taxes	7/24/2013 6:00 PM
34	nothing, I'm saving fine	7/24/2013 5:33 PM
35	better jobs so that I do not have to move to find a job.	7/24/2013 5:30 PM
36	a decently-paying job	7/24/2013 5:28 PM
37	more disposable income to put into savings.	7/24/2013 5:20 PM
38	More money to save	7/24/2013 4:59 PM
39	nothing	7/23/2013 9:22 PM
40	Higher income	7/23/2013 4:30 PM
41	Less college debt, specifically, of my own.	7/23/2013 3:01 PM
42	make more money at work or pay less in taxes so the free loaders wont have a free ride. but that will never happen because that is how the democrats get elected	7/23/2013 8:19 AM
43	Higher income	7/22/2013 9:58 PM
44	no issues	7/20/2013 9:01 PM
45	we are retired and just keeping our retirement funds safe	7/20/2013 3:57 PM
46	We would save more if we had more income. Job loss and changes are making it difficult to live on a smaller budget with a family of 6.	7/20/2013 1:27 PM
47	Make more money	7/20/2013 12:15 PM
48	cost of gas and groceries going down. The money that I would additionally set aside for savings is now going toward gas and groceries	7/19/2013 10:11 PM
49	More income	7/19/2013 8:20 PM
#	Q2: 46-55	Date
1	none	7/25/2013 4:48 PM
2	Having less debt.	7/25/2013 4:07 PM
3	nothing	7/25/2013 3:55 PM
4	Confident in my ability to save	7/25/2013 3:54 PM
5	bank start paying a good interest rate on money in accounts	7/25/2013 3:21 PM
6	more income	7/25/2013 3:10 PM
7	Lower college tuititions	7/25/2013 5:08 AM
8	nothing	7/25/2013 2:18 AM
9	more family income	7/25/2013 1:22 AM
10	none	7/25/2013 12:32 AM
11	noo need	7/24/2013 11:58 PM
12	when we get the "man" out of the office!!!	7/24/2013 11:00 PM
13	more money	7/24/2013 10:33 PM
14	more income	7/24/2013 9:29 PM
15	not sure	7/24/2013 9:04 PM
16	higher interest on CD's	7/24/2013 9:01 PM
17	better paying job	7/24/2013 8:56 PM

State of College Savings 2013-2014

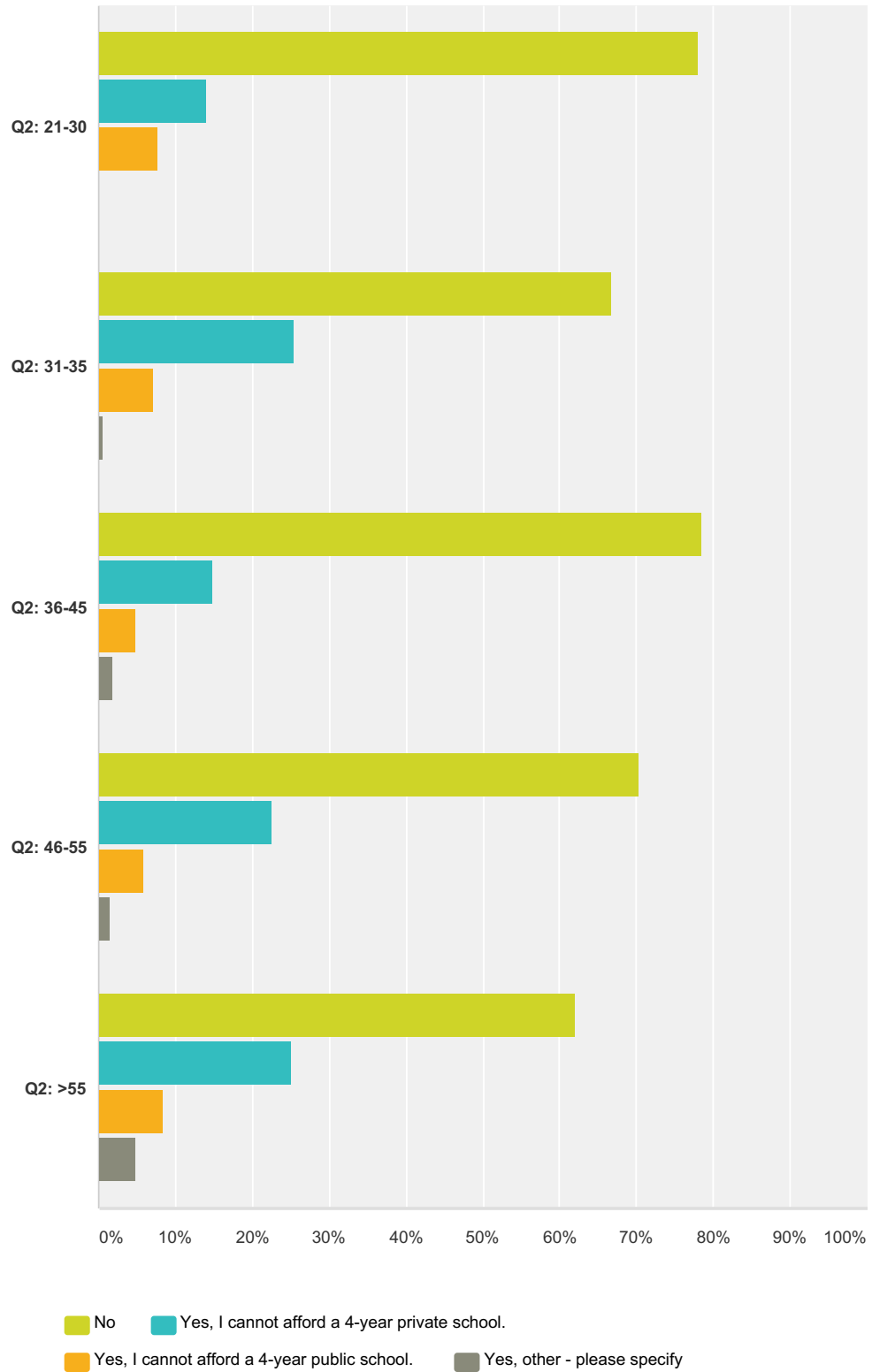
18	Winning the Lottery.	7/24/2013 8:53 PM
19	more money	7/24/2013 8:16 PM
20	does not apply	7/24/2013 8:07 PM
21	If the economy would improve.	7/24/2013 7:48 PM
22	Increased Income.	7/24/2013 7:36 PM
23	more income at work	7/24/2013 7:25 PM
24	more money	7/24/2013 7:20 PM
25	better interest rates	7/24/2013 7:06 PM
26	more money, less government	7/24/2013 6:53 PM
27	more income	7/24/2013 6:37 PM
28	better job	7/24/2013 6:23 PM
29	interest rates that aren't insulting to the consumer	7/24/2013 6:22 PM
30	More salary dollars	7/24/2013 6:06 PM
31	n/a	7/24/2013 6:00 PM
32	tax advantages	7/24/2013 5:47 PM
33	cost of everything else keeps going up and up and up	7/24/2013 5:46 PM
34	n/a	7/24/2013 5:40 PM
35	Nothing	7/24/2013 5:39 PM
36	reduced expenses	7/24/2013 5:36 PM
37	Less taxes paid	7/24/2013 5:30 PM
38	more \$	7/24/2013 5:28 PM
39	Not being furloughed	7/24/2013 5:27 PM
40	Less Taxes on all of us.	7/24/2013 5:25 PM
41	lower monthly costs	7/24/2013 5:25 PM
42	Better income	7/24/2013 5:17 PM
43	Nothing	7/24/2013 5:09 PM
44	I have no trouble saving, my child is going to have to help with the cost and they already know that	7/24/2013 3:30 PM
45	tax favorability for savings	7/23/2013 6:49 PM
46	more income	7/23/2013 5:42 PM
47	if I made more money - I'm on a limited income	7/23/2013 4:53 PM
48	our saving is adequate	7/23/2013 4:51 PM
49	NOTHING	7/23/2013 4:46 PM
50	it is easy for me to save	7/23/2013 3:34 PM
51	I am saving	7/22/2013 2:23 PM
52	Less taxes, fuel costs, and healthcare premiums	7/22/2013 2:18 PM
53	More income	7/19/2013 7:20 PM
#	Q2: >55	Date
1	better economy, cheaper groceries, utilities,fuel,etc	7/25/2013 3:36 PM
2	more income	7/25/2013 1:29 AM
3	a job	7/25/2013 12:15 AM
4	more money	7/24/2013 10:15 PM

State of College Savings 2013-2014

5	More taxes on rich Republicans, less taxes on poor Democrats	7/24/2013 8:25 PM
6	kids who weren't always asking for more today and a job that paid more	7/24/2013 6:04 PM
7	nothing	7/24/2013 5:58 PM
8	GET A JOB.	7/24/2013 5:43 PM
9	more income	7/24/2013 5:38 PM
10	Fewer other expenses associated with child -- e.g. private school, tennis lessons and travel, chess lessons and travel, etc.	7/24/2013 5:31 PM
11	NONE	7/24/2013 5:27 PM
12	N/A	7/24/2013 5:19 PM
13	Higher income.	7/24/2013 4:39 PM
14	nothing	7/24/2013 3:24 PM
15	Already have a retirement account.	7/23/2013 9:03 PM
16	If I had the money	7/21/2013 10:15 PM
17	more income	7/20/2013 4:22 PM

Q34 Have you had to narrow your child's choices for college because of the cost?

Answered: 991 Skipped: 22



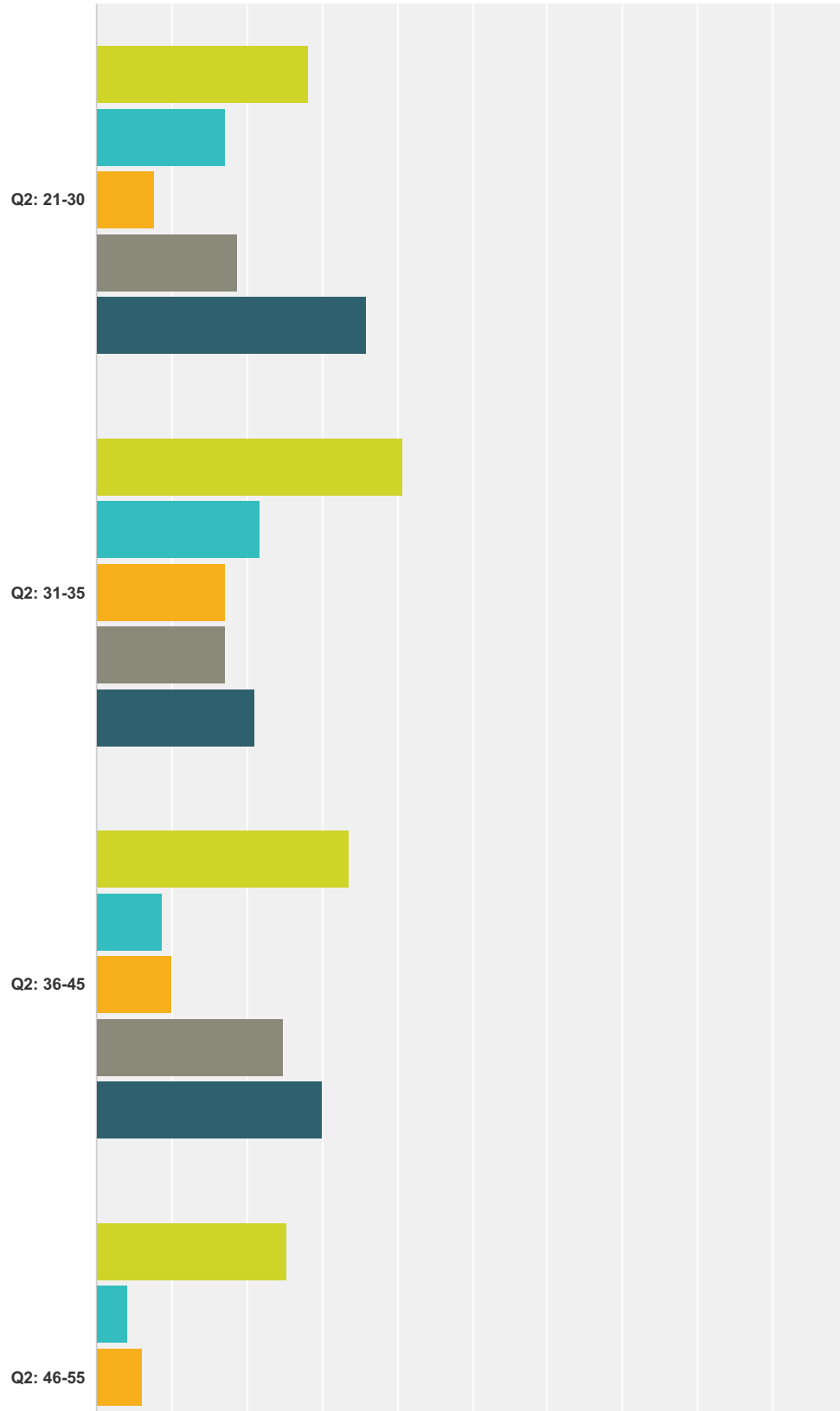
State of College Savings 2013-2014

	No	Yes, I cannot afford a 4-year private school.	Yes, I cannot afford a 4-year public school.	Yes, other - please specify	Total
Q2: 21-30	78.13% 50	14.06% 9	7.81% 5	0.00% 0	6.46% 64
Q2: 31-35	66.88% 105	25.48% 40	7.01% 11	0.64% 1	15.84% 157
Q2: 36-45	78.57% 308	14.80% 58	4.85% 19	1.79% 7	39.56% 392
Q2: 46-55	70.41% 207	22.45% 66	5.78% 17	1.36% 4	29.67% 294
Q2: >55	61.90% 52	25.00% 21	8.33% 7	4.76% 4	8.48% 84
Total Respondents	722	194	59	16	991

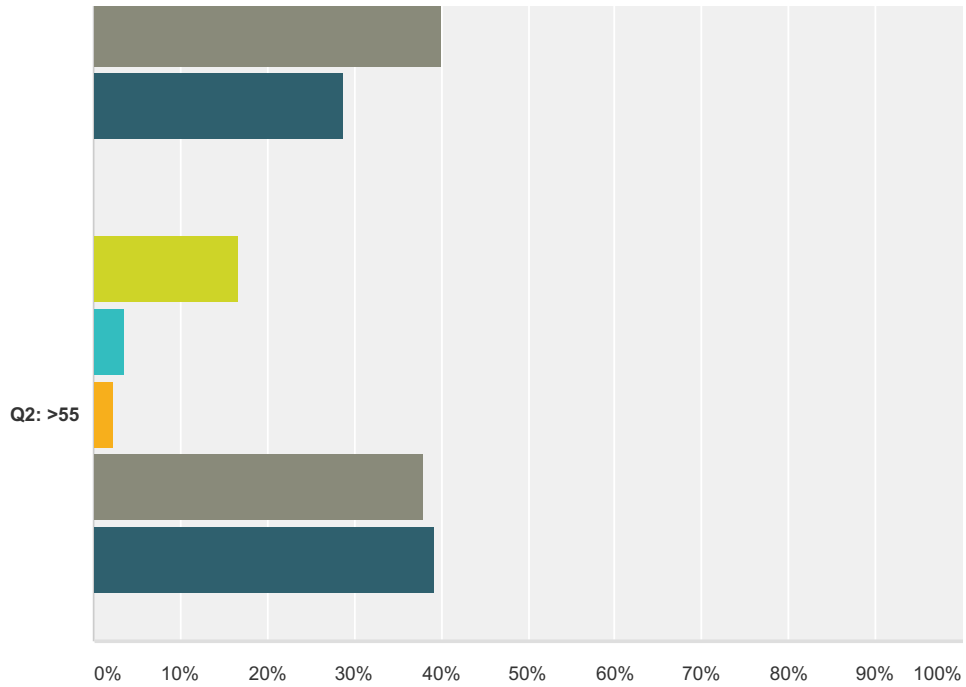
#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	Have not started	7/25/2013 3:44 PM
#	Q2: 36-45	Date
1	Can not afford it at all	7/25/2013 3:51 PM
2	my child will choose a school based on the finanxial aid she receives.	7/25/2013 2:14 PM
3	We cannot send our second until our first child is finished, since we saved too much to receive any useful amount of assistance	7/24/2013 9:37 PM
4	limited distance from home.	7/24/2013 8:32 PM
5	she has disability	7/24/2013 7:56 PM
6	4 year college in my state	7/24/2013 7:08 PM
7	Yes, they can get a significant discount if they attend locally because of my employment.	7/23/2013 3:01 PM
#	Q2: 46-55	Date
1	close to home	7/25/2013 3:21 PM
2	It is what we are able to afford	7/25/2013 2:45 PM
3	They had to attend colleges in same state	7/25/2013 2:30 PM
4	He'll attend a community college for 2 years, than a 4 year school	7/24/2013 5:30 PM
#	Q2: >55	Date
1	we will decide which college she attends based on scholarship/grants/etc	7/25/2013 1:29 AM
2	I may not be able to afford the most expensive private schools - Ivy League, etc.	7/24/2013 5:31 PM
3	cheaper 4 year schools	7/23/2013 3:19 PM
4	Has to stay in-state - out-of-state tuition much higher	7/23/2013 2:59 PM

Q35 Would you ask friends/ family to make a college savings gift instead of material gifts?

Answered: 991 Skipped: 22



State of College Savings 2013-2014

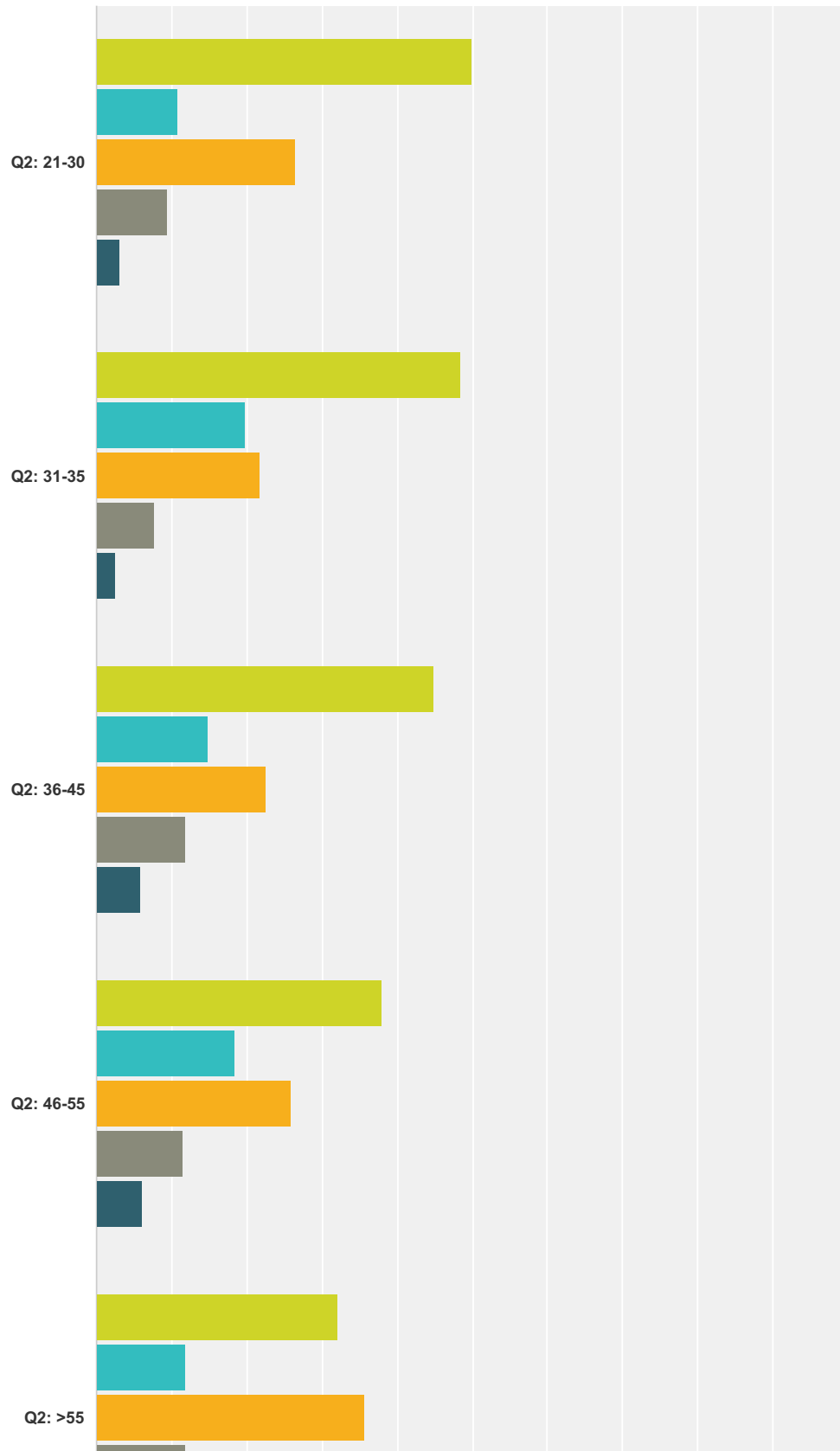


■ Yes, of course
 ■ Yes, with a simple, low cost, online 529 gifting option
■ Yes, with a simple, free online 529 gifting option
 ■ No, never
■ I don't know - never thought about it

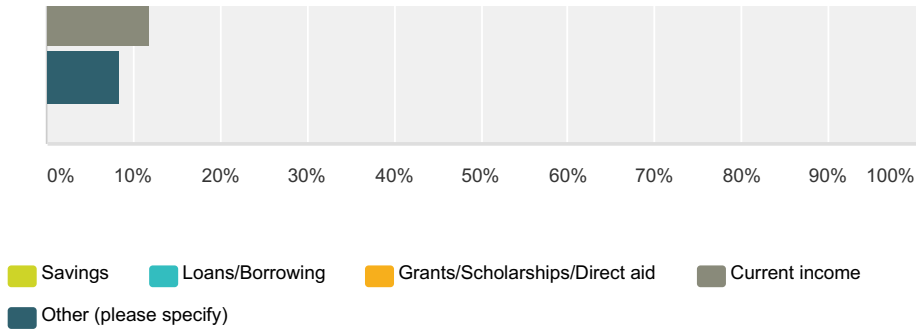
	Yes, of course	Yes, with a simple, low cost, online 529 gifting option	Yes, with a simple, free online 529 gifting option	No, never	I don't know - never thought about it	Total
Q2: 21-30	28.13% 18	17.19% 11	7.81% 5	18.75% 12	35.94% 23	6.96% 69
Q2: 31-35	40.76% 64	21.66% 34	17.20% 27	17.20% 27	21.02% 33	18.67% 185
Q2: 36-45	33.67% 132	8.67% 34	9.95% 39	24.74% 97	30.10% 118	42.38% 420
Q2: 46-55	25.17% 74	4.08% 12	6.12% 18	40.14% 118	28.91% 85	30.98% 307
Q2: >55	16.67% 14	3.57% 3	2.38% 2	38.10% 32	39.29% 33	8.48% 84
Total Respondents	302	94	91	286	292	991

Q36 What is the primary way that you plan to pay for your child's college costs?

Answered: 991 Skipped: 22



State of College Savings 2013-2014



	Savings	Loans/Borrowing	Grants/Scholarships/Direct aid	Current income	Other (please specify)	Total
Q2: 21-30	50.00% 32	10.94% 7	26.56% 17	9.38% 6	3.13% 2	6.46% 64
Q2: 31-35	48.41% 76	19.75% 31	21.66% 34	7.64% 12	2.55% 4	15.84% 157
Q2: 36-45	44.90% 176	14.80% 58	22.45% 88	11.99% 47	5.87% 23	39.56% 392
Q2: 46-55	38.10% 112	18.37% 54	25.85% 76	11.56% 34	6.12% 18	29.67% 294
Q2: >55	32.14% 27	11.90% 10	35.71% 30	11.90% 10	8.33% 7	8.48% 84
Total Respondents	423	160	245	109	54	991

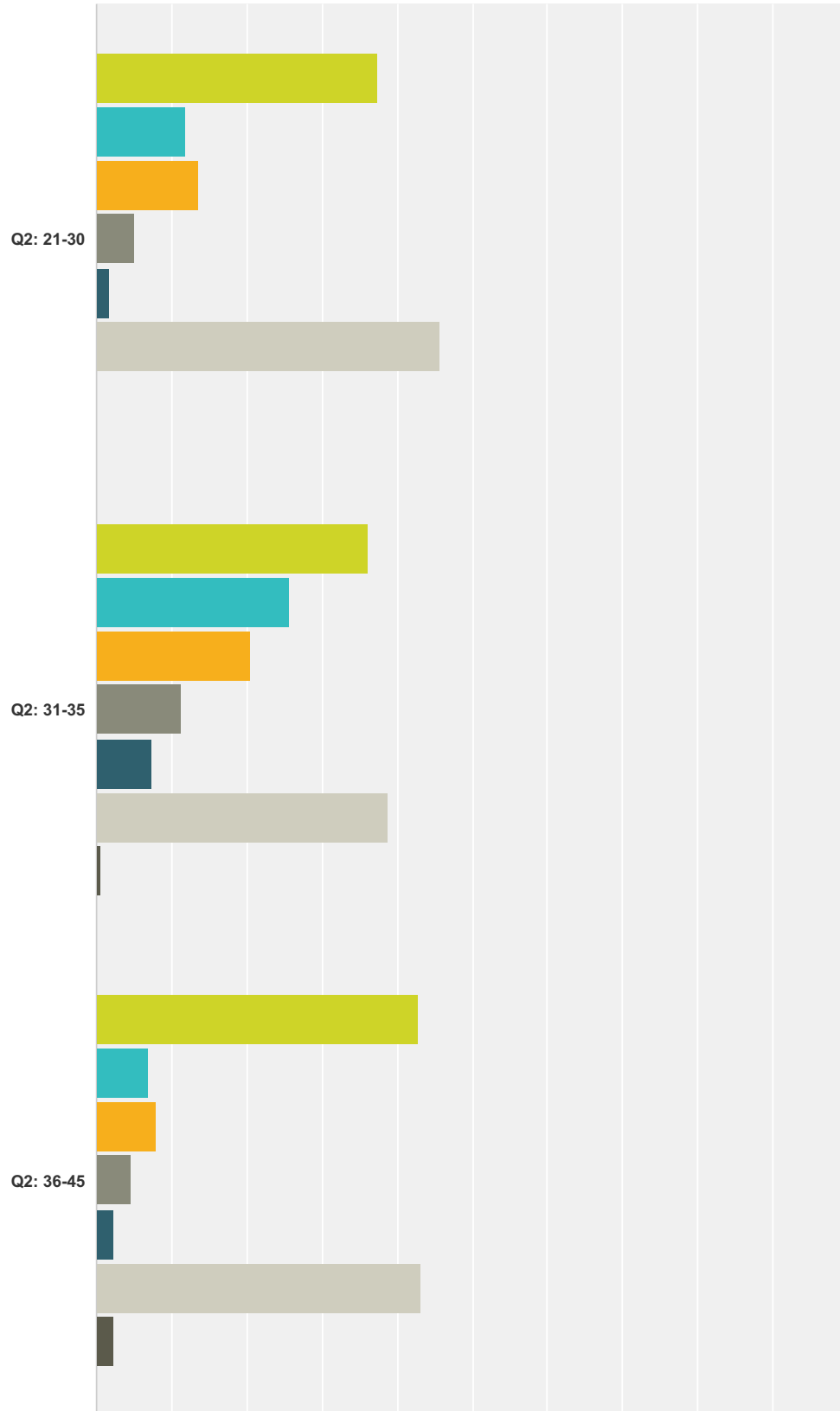
#	Q2: 21-30	Date
1	Don't know	7/24/2013 6:48 PM
2	None	7/24/2013 5:31 PM
#	Q2: 31-35	Date
1	I do not plan to pay for my childs college costs	7/26/2013 1:57 AM
2	Not sure	7/25/2013 3:44 PM
3	NA	7/25/2013 2:22 PM
4	Selling investment property	7/24/2013 10:10 PM
#	Q2: 36-45	Date
1	no plans to pay for college	7/25/2013 4:50 PM
2	at age 18 a child should be on their own	7/25/2013 2:12 PM
3	unknown	7/24/2013 11:00 PM
4	They will be paying it for themselves	7/24/2013 9:52 PM
5	n/a	7/24/2013 8:54 PM
6	not sure	7/24/2013 8:03 PM
7	their 529 plans	7/24/2013 7:37 PM
8	don't intend to pay	7/24/2013 7:27 PM
9	N/A	7/24/2013 7:21 PM
10	Savings, grants and scolarships	7/24/2013 7:08 PM
11	Child pays primarily, I will assist but I'm not paying for it all	7/24/2013 6:48 PM
12	Through what we and they have saved. We are not footing the whole bill and they know that and are saving now at ages 10 and 7.	7/24/2013 6:28 PM

State of College Savings 2013-2014

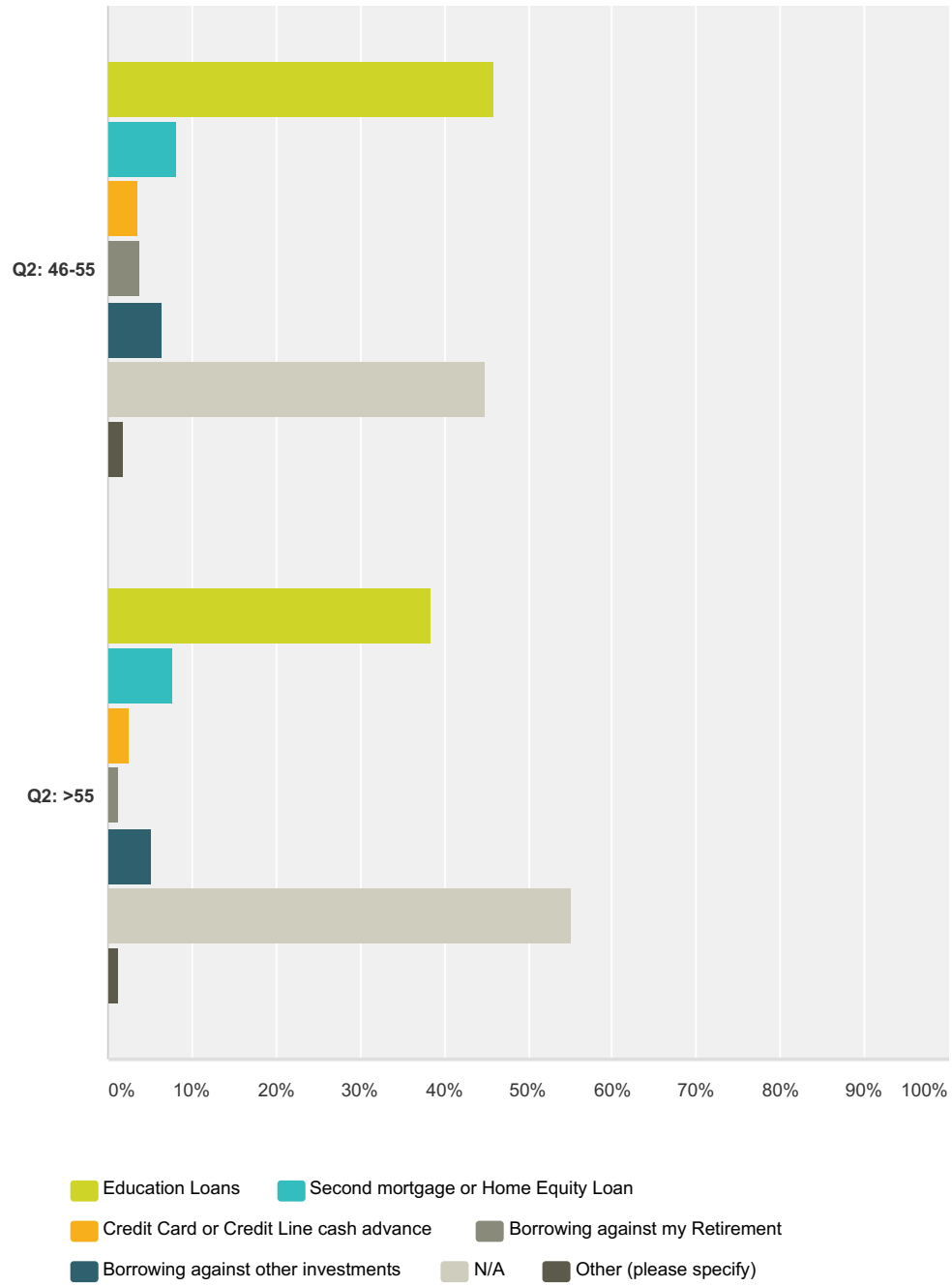
13	529	7/24/2013 6:27 PM
14	none	7/24/2013 6:04 PM
15	n/a	7/24/2013 6:00 PM
16	dont know	7/24/2013 5:48 PM
17	they will work and pay themselves	7/24/2013 5:29 PM
18	my former husband is legally responsible for the costs	7/24/2013 5:28 PM
19	their grandparents set trusts up for them just prior to birth, each is \$250,000. If they can't get an education with that, they are incapable of being educated.	7/24/2013 5:20 PM
20	tuition discount. The rest is likely up to them.	7/23/2013 3:01 PM
21	no idea	7/23/2013 2:53 PM
22	n/a	7/22/2013 9:10 PM
23	they will pay for it	7/20/2013 3:57 PM
#	Q2: 46-55	Date
1	none	7/25/2013 2:11 PM
2	GI Bill	7/25/2013 1:44 AM
3	child will pay	7/24/2013 10:44 PM
4	529 Savings for College Plan!	7/24/2013 9:32 PM
5	Grants, scholarships and loans	7/24/2013 8:56 PM
6	Not sure I will cross that bridge when it comes.	7/24/2013 8:53 PM
7	no college	7/24/2013 7:53 PM
8	Unsure	7/24/2013 7:35 PM
9	na	7/24/2013 7:25 PM
10	I don't plan to pay for them.	7/24/2013 7:24 PM
11	not sure	7/24/2013 7:04 PM
12	Child is paying for college	7/24/2013 7:04 PM
13	I don't plan on paying for my child's college - only helping them	7/24/2013 6:20 PM
14	WE can't pay it	7/24/2013 5:25 PM
15	combination of savings and current income (about 50/50)	7/23/2013 6:49 PM
16	Father's GI bill	7/21/2013 5:17 PM
17	not sure, will use a variety of different options	7/20/2013 5:39 PM
18	savings and borrowing	7/20/2013 4:09 PM
#	Q2: >55	Date
1	Not going to	7/25/2013 3:36 PM
2	can't help them	7/25/2013 2:49 PM
3	will provide some money, remainder child's responsibility	7/24/2013 11:24 PM
4	not going to college	7/24/2013 10:20 PM
5	won't go to college	7/24/2013 5:58 PM
6	child to work and earn money, me to contribute as able	7/24/2013 5:32 PM
7	not attending college	7/24/2013 5:26 PM

Q37 If you are borrowing, how do you plan on financing college costs? (Check all that apply)

Answered: 900 Skipped: 113



State of College Savings 2013-2014



	Education Loans	Second mortgage or Home Equity Loan	Credit Card or Credit Line cash advance	Borrowing against my Retirement	Borrowing against other investments	N/A	Other (please specify)	Total
Q2: 21-30	37.29% 22	11.86% 7	13.56% 8	5.08% 3	1.69% 1	45.76% 27	0.00% 0	7.56% 68
Q2: 31-35	36.18% 55	25.66% 39	20.39% 31	11.18% 17	7.24% 11	38.82% 59	0.66% 1	23.67% 213
Q2: 36-45	42.86% 150	6.86% 24	8.00% 28	4.57% 16	2.29% 8	43.14% 151	2.29% 8	42.78% 385
Q2: 46-55	45.98% 120	8.05% 21	3.45% 9	3.83% 10	6.51% 17	44.83% 117	1.92% 5	33.22% 299
Q2: >55	38.46% 30	7.69% 6	2.56% 2	1.28% 1	5.13% 4	55.13% 43	1.28% 1	9.67% 87

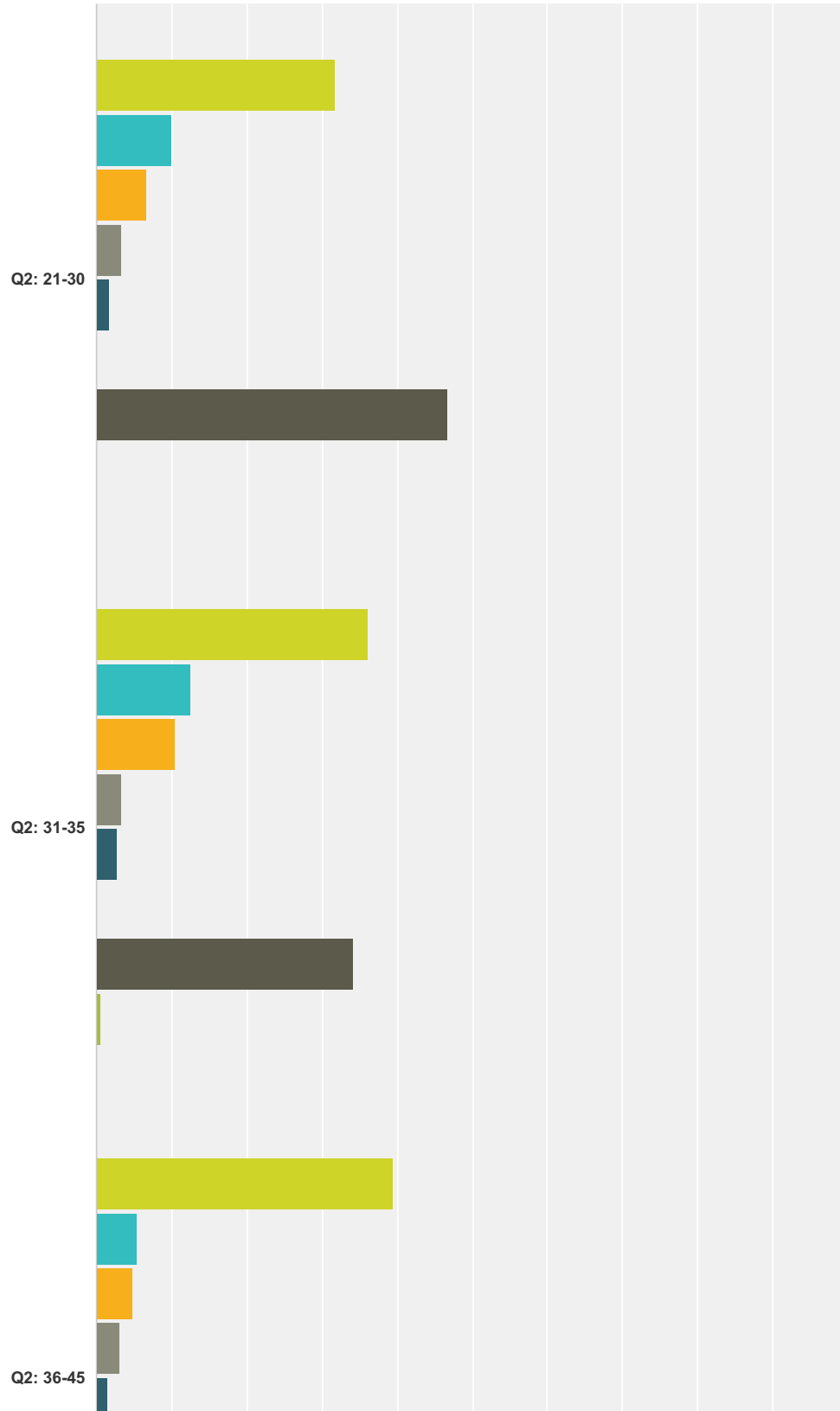
State of College Savings 2013-2014

Total Respondents	377	97	78	47	41	397	15	900
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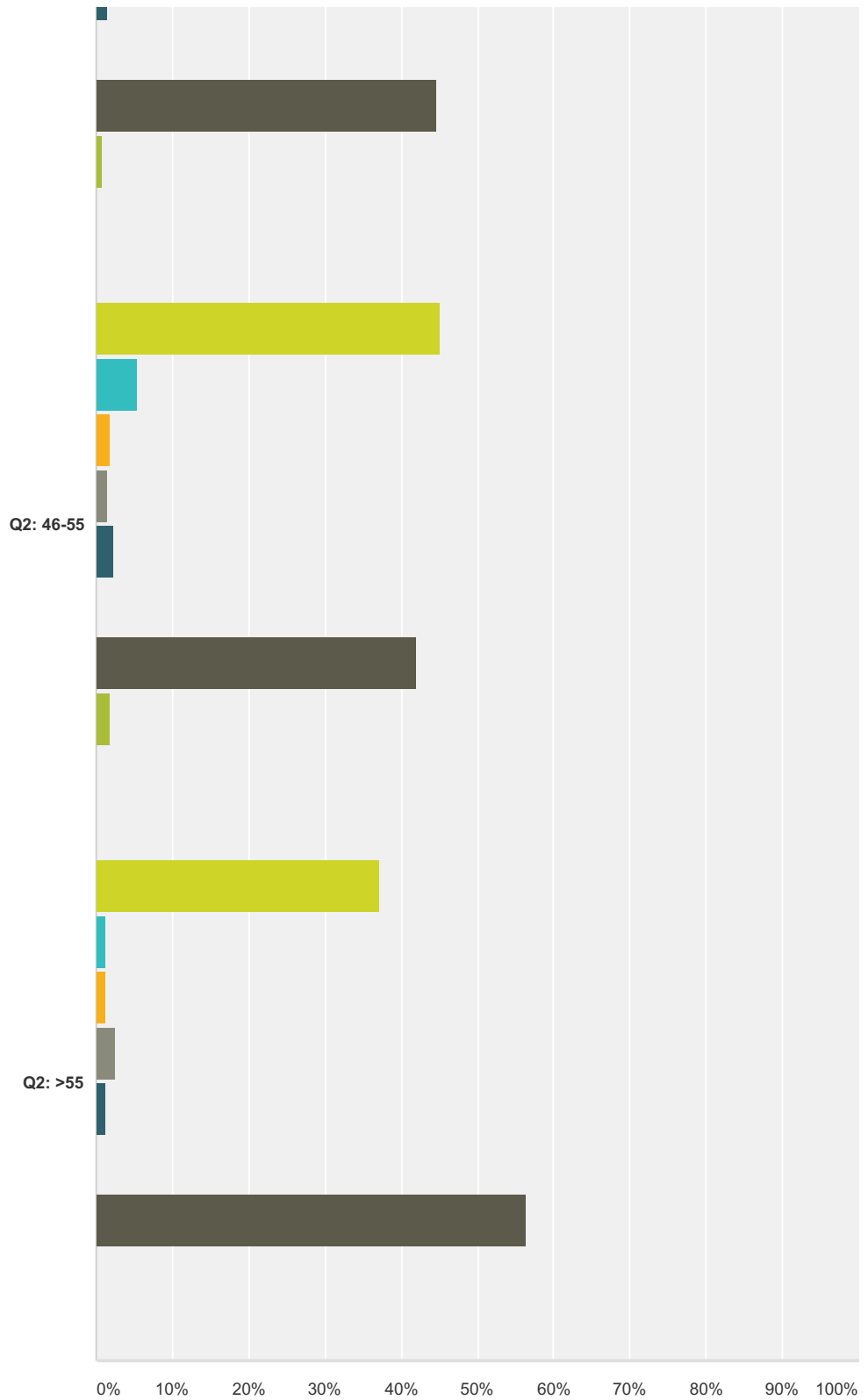
#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	Unsure	7/24/2013 5:36 PM
#	Q2: 36-45	Date
1	look at question 31	7/25/2013 2:12 PM
2	savings	7/24/2013 10:22 PM
3	Depends on them	7/24/2013 9:52 PM
4	Savins	7/24/2013 7:34 PM
5	unsure	7/24/2013 7:28 PM
6	Stock investments	7/24/2013 7:08 PM
7	Don't know yet	7/24/2013 7:08 PM
8	not sure	7/20/2013 10:03 PM
#	Q2: 46-55	Date
1	from my money market account	7/25/2013 12:30 AM
2	Investments	7/24/2013 8:31 PM
3	don't know	7/24/2013 7:45 PM
4	Borrowing against my non-retirement funds	7/24/2013 6:22 PM
5	WE can't finance it	7/24/2013 5:25 PM
#	Q2: >55	Date
1	I have no idea.	7/24/2013 4:39 PM

Q38 If you are borrowing, what do you anticipate will be your number one college financing source? (Check one)

Answered: 901 Skipped: 112



State of College Savings 2013-2014



- Education Loans Second mortgage or Home Equity Loan
- Credit Card or Credit Line cash advance Borrowing against my Retirement
- Borrowing against other investments Current income N/A
- Other (please specify)

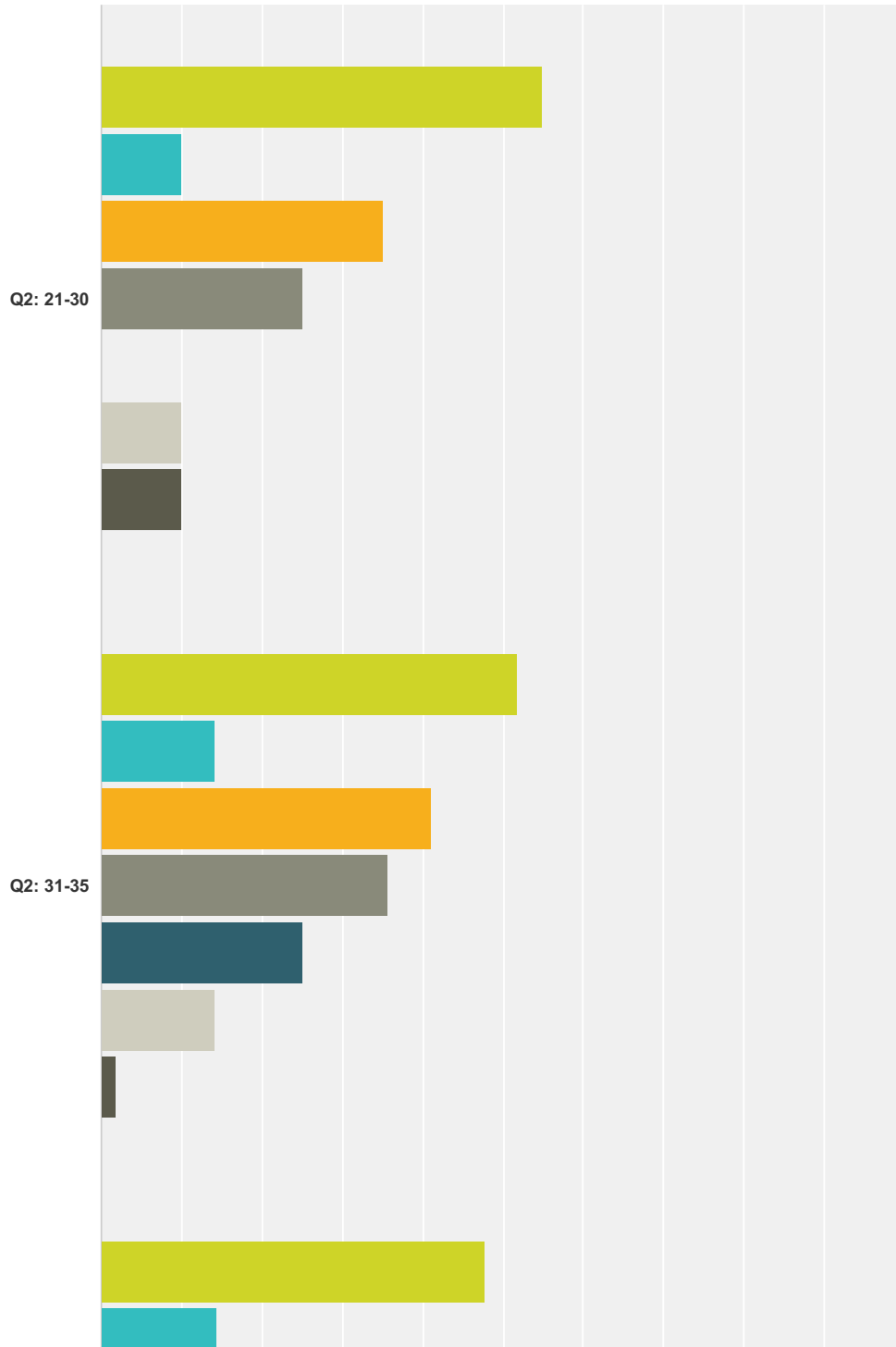
State of College Savings 2013-2014

	Education Loans	Second mortgage or Home Equity Loan	Credit Card or Credit Line cash advance	Borrowing against my Retirement	Borrowing against other investments	Current income	N/A	Other (please specify)	Total
Q2: 21-30	31.67% 19	10.00% 6	6.67% 4	3.33% 2	1.67% 1	0.00% 0	46.67% 28	0.00% 0	6.66% 60
Q2: 31-35	36.18% 55	12.50% 19	10.53% 16	3.29% 5	2.63% 4	0.00% 0	34.21% 52	0.66% 1	16.87% 152
Q2: 36-45	39.54% 138	5.44% 19	4.87% 17	3.15% 11	1.43% 5	0.00% 0	44.70% 156	0.86% 3	38.73% 349
Q2: 46-55	45.04% 118	5.34% 14	1.91% 5	1.53% 4	2.29% 6	0.00% 0	41.98% 110	1.91% 5	29.08% 262
Q2: >55	37.18% 29	1.28% 1	1.28% 1	2.56% 2	1.28% 1	0.00% 0	56.41% 44	0.00% 0	8.66% 78
Total Respondents	359	59	43	24	17	0	390	9	901

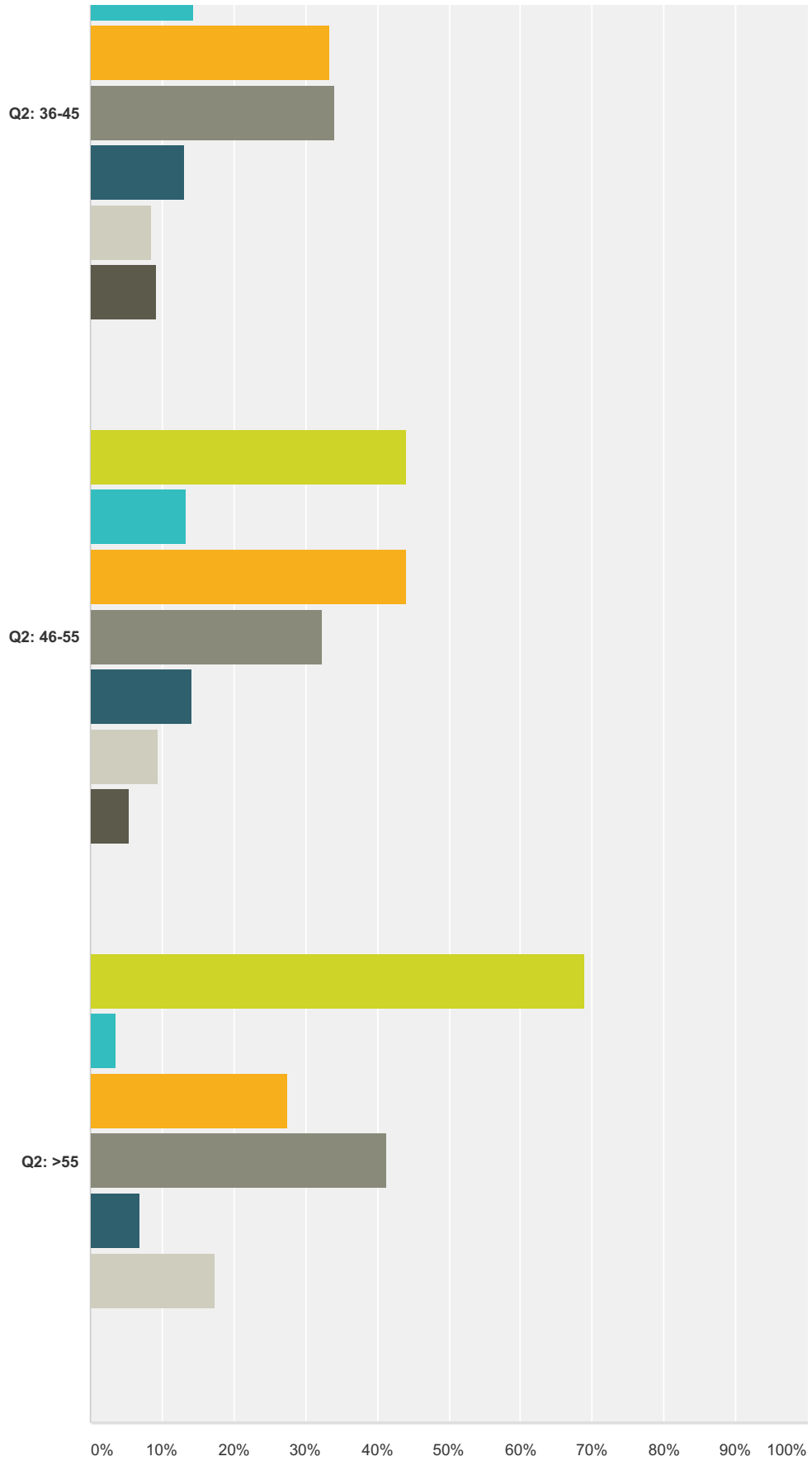
#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	Unsure	7/24/2013 5:36 PM
#	Q2: 36-45	Date
1	look at question 31	7/25/2013 2:12 PM
2	savings	7/24/2013 10:22 PM
3	idk	7/24/2013 7:28 PM
#	Q2: 46-55	Date
1	Parent Plus Loan	7/25/2013 3:29 PM
2	Investments	7/24/2013 8:31 PM
3	don;t know	7/24/2013 7:45 PM
4	savings, cash	7/24/2013 6:00 PM
5	GI Bill	7/21/2013 5:17 PM
#	Q2: >55	Date
	There are no responses.	

Q39 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: 385 Skipped: 628



State of College Savings 2013-2014



■ Student Loan
 ■ Parent Loan
 ■ Both Student and Parent will take out loans

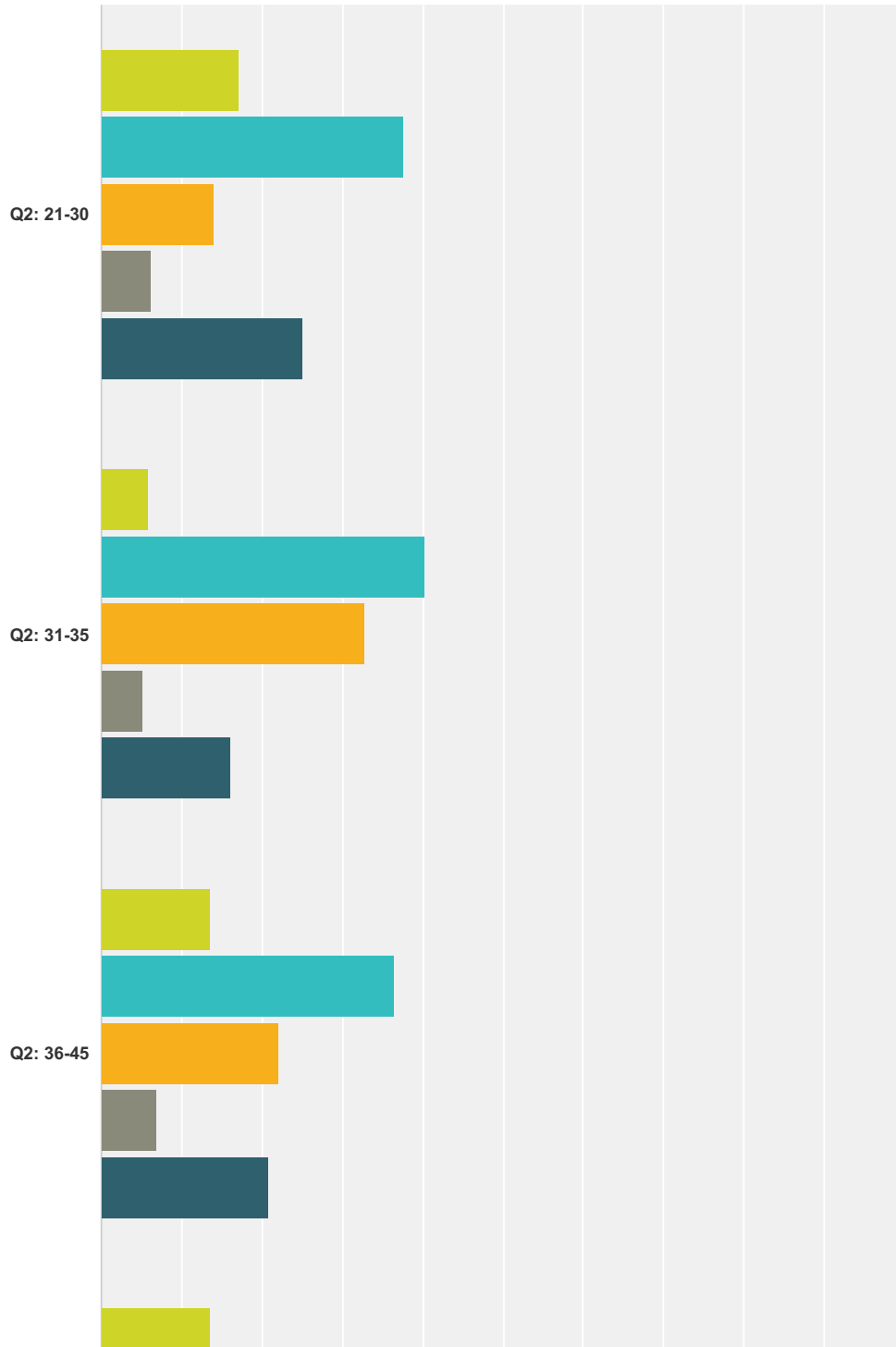
State of College Savings 2013-2014

- Student Federal Stafford Loan (student responsibility)
- Parent Federal Loan (parent responsibility)
- Private loan (parent/student responsibility as cosigners)
- I don't understand the difference between federal and private loans

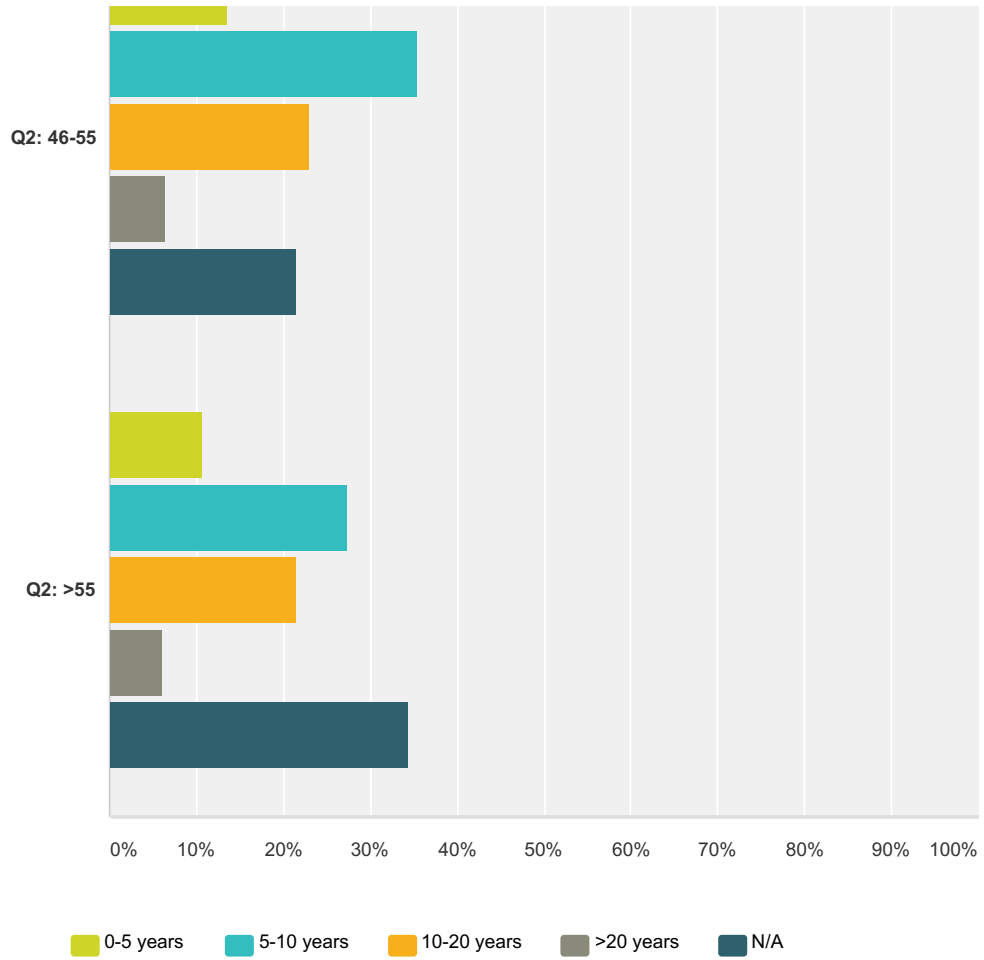
	Student Loan	Parent Loan	Both Student and Parent will take out loans	Student Federal Stafford Loan (student responsibility)	Parent Federal Loan (parent responsibility)	Private loan (parent/student responsibility as cosigners)	I don't understand the difference between federal and private loans	Total
Q2: 21-30	55.00% 11	10.00% 2	35.00% 7	25.00% 5	0.00% 0	10.00% 2	10.00% 2	7.53% 29
Q2: 31-35	51.79% 29	14.29% 8	41.07% 23	35.71% 20	25.00% 14	14.29% 8	1.79% 1	26.75% 103
Q2: 36-45	47.71% 73	14.38% 22	33.33% 51	33.99% 52	13.07% 20	8.50% 13	9.15% 14	63.64% 245
Q2: 46-55	44.09% 56	13.39% 17	44.09% 56	32.28% 41	14.17% 18	9.45% 12	5.51% 7	53.77% 207
Q2: >55	68.97% 20	3.45% 1	27.59% 8	41.38% 12	6.90% 2	17.24% 5	0.00% 0	12.47% 48
Total Respondents	189	50	145	130	54	40	24	385

Q40 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: 986 Skipped: 27



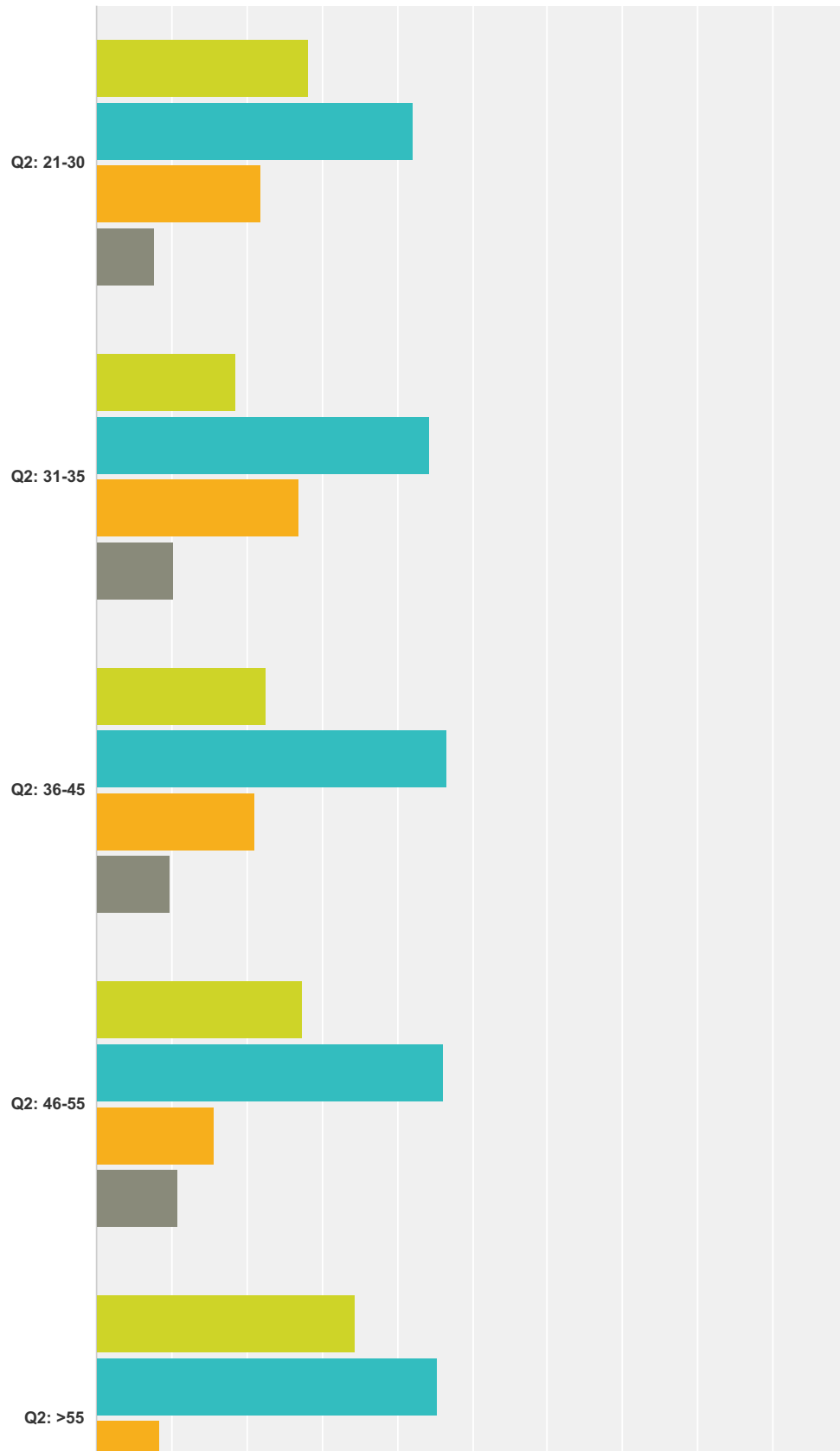
State of College Savings 2013-2014



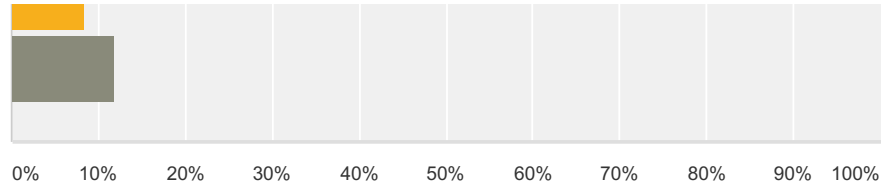
	0-5 years	5-10 years	10-20 years	>20 years	N/A	Total
Q2: 21-30	17.19% 11	37.50% 24	14.06% 9	6.25% 4	25.00% 16	6.49% 64
Q2: 31-35	5.77% 9	40.38% 63	32.69% 51	5.13% 8	16.03% 25	15.82% 156
Q2: 36-45	13.62% 53	36.50% 142	22.11% 86	6.94% 27	20.82% 81	39.45% 389
Q2: 46-55	13.65% 40	35.49% 104	22.87% 67	6.48% 19	21.50% 63	29.72% 293
Q2: >55	10.71% 9	27.38% 23	21.43% 18	5.95% 5	34.52% 29	8.52% 84
Total Respondents	122	356	231	63	214	986

Q41 Will your child contribute to paying for college?

Answered: 986 Skipped: 27



State of College Savings 2013-2014

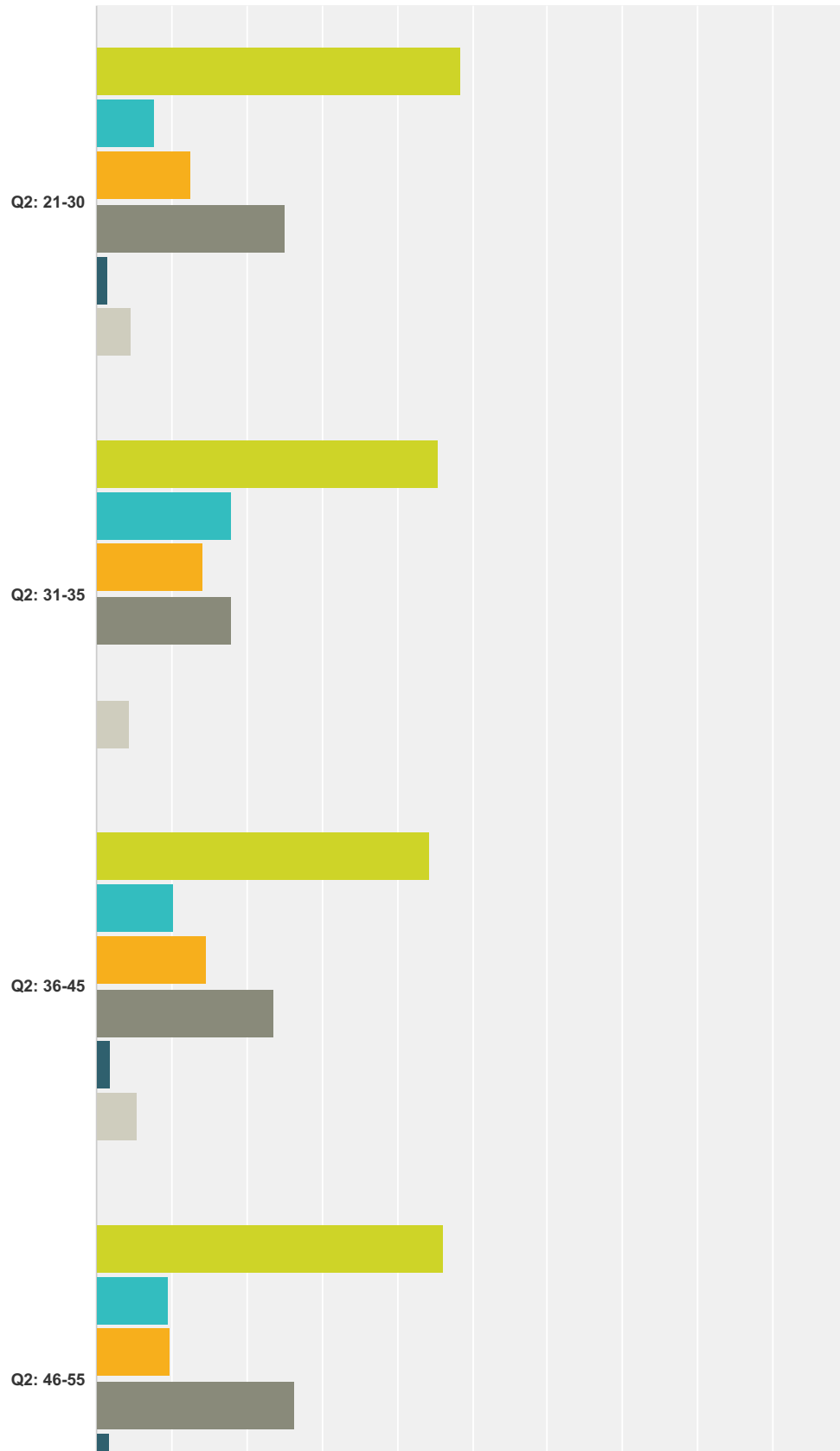


■ No
 ■ Yes, up to one-third
 ■ Yes, between one-third and two-thirds
■ Yes, over two thirds

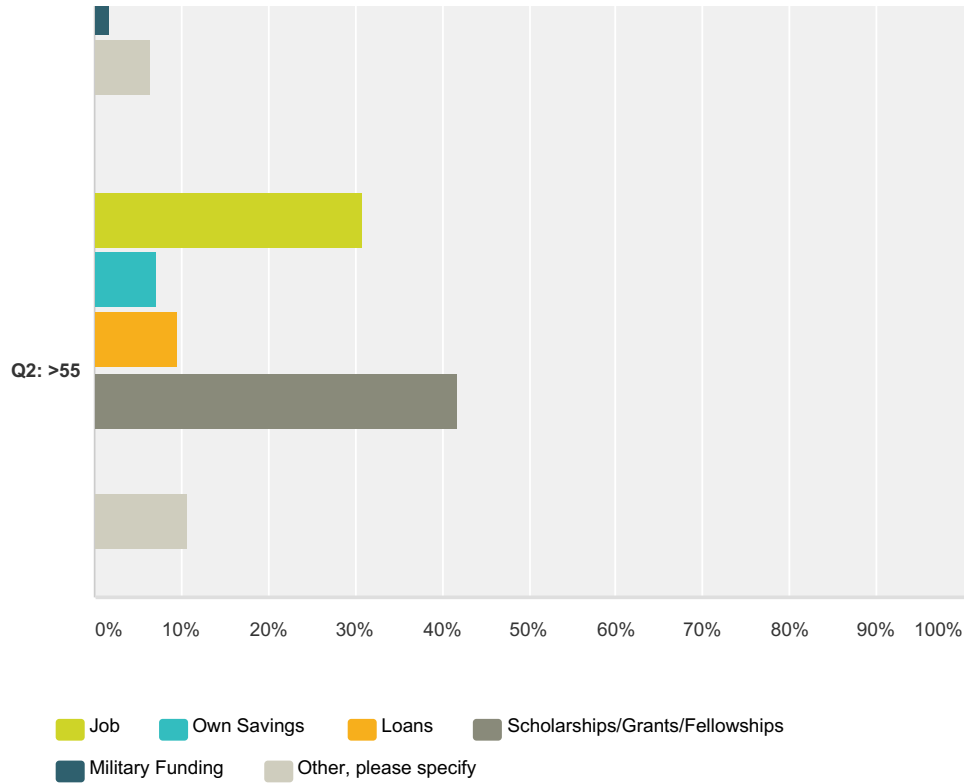
	No	Yes, up to one-third	Yes, between one-third and two-thirds	Yes, over two thirds	Total
Q2: 21-30	28.13% 18	42.19% 27	21.88% 14	7.81% 5	6.49% 64
Q2: 31-35	18.59% 29	44.23% 69	26.92% 42	10.26% 16	15.82% 156
Q2: 36-45	22.62% 88	46.53% 181	21.08% 82	9.77% 38	39.45% 389
Q2: 46-55	27.30% 80	46.08% 135	15.70% 46	10.92% 32	29.72% 293
Q2: >55	34.52% 29	45.24% 38	8.33% 7	11.90% 10	8.52% 84
Total Respondents	244	450	191	101	986

Q42 How will they contribute to college costs?

Answered: 986 Skipped: 27



State of College Savings 2013-2014



	Job	Own Savings	Loans	Scholarships/Grants/Fellowships	Military Funding	Other, please specify	Total
Q2: 21-30	48.44% 31	7.81% 5	12.50% 8	25.00% 16	1.56% 1	4.69% 3	6.49% 64
Q2: 31-35	45.51% 71	17.95% 28	14.10% 22	17.95% 28	0.00% 0	4.49% 7	15.82% 156
Q2: 36-45	44.22% 172	10.28% 40	14.65% 57	23.65% 92	1.80% 7	5.40% 21	39.45% 389
Q2: 46-55	46.08% 135	9.56% 28	9.90% 29	26.28% 77	1.71% 5	6.48% 19	29.72% 293
Q2: >55	30.95% 26	7.14% 6	9.52% 8	41.67% 35	0.00% 0	10.71% 9	8.52% 84
Total Respondents	435	107	124	248	13	59	986

#	Q2: 21-30	Date
1	Not sure as of yet	7/24/2013 7:12 PM
2	n/a	7/24/2013 6:32 PM
3	N/A	7/24/2013 5:33 PM
#	Q2: 31-35	Date
1	they won't	7/25/2013 4:46 PM
2	not sure	7/25/2013 3:45 PM
3	N/A, They will not contribute to paying for college	7/25/2013 3:22 PM
4	they won't	7/24/2013 10:21 PM
5	none of the above	7/24/2013 9:21 PM
6	not sure	7/24/2013 9:09 PM

State of College Savings 2013-2014

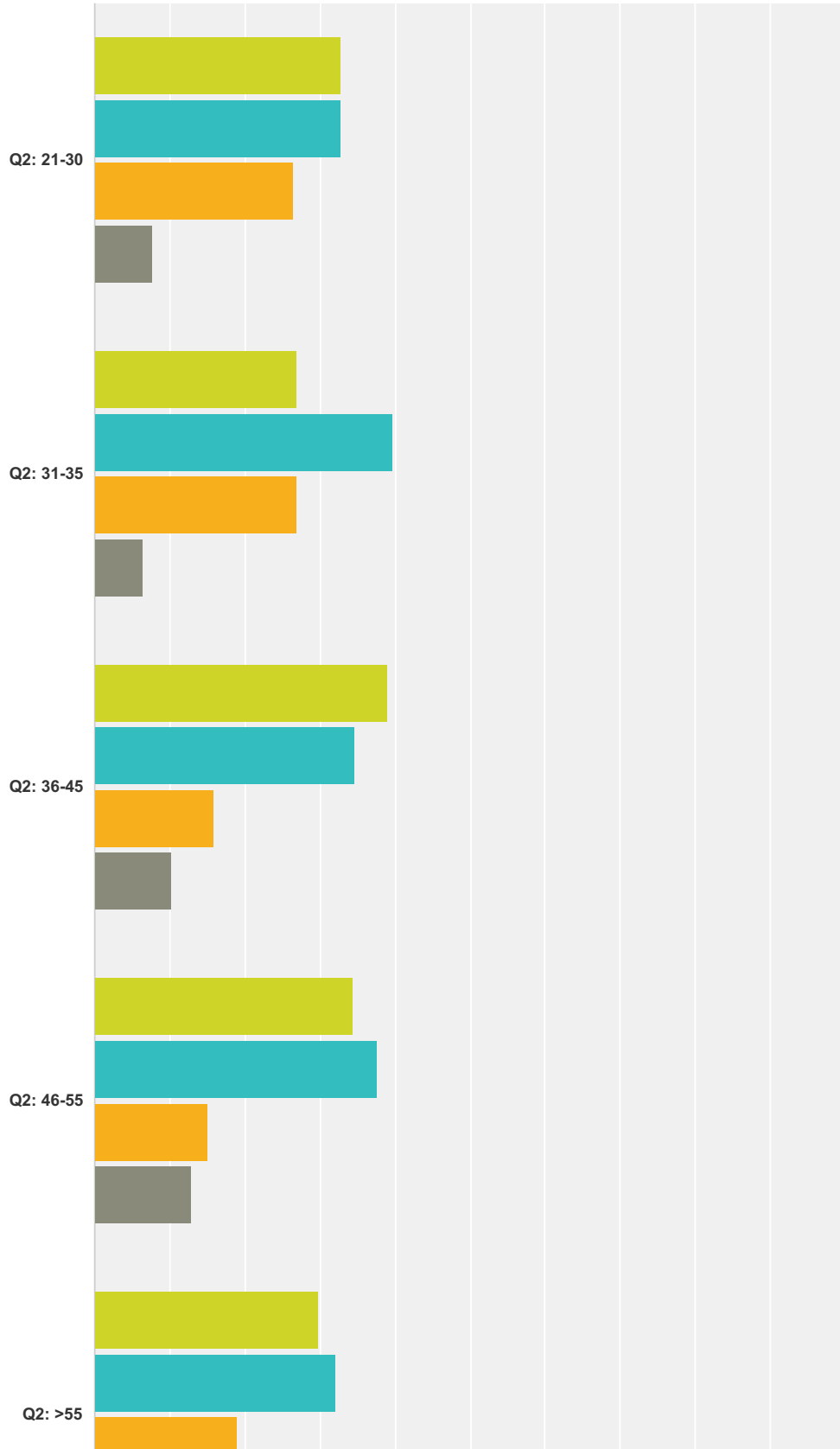
7	na	7/24/2013 8:15 PM
#	Q2: 36-45	Date
1	all the above they are 18 and a adult	7/25/2013 2:13 PM
2	none	7/25/2013 2:46 AM
3	NA	7/24/2013 11:01 PM
4	NONE	7/24/2013 9:05 PM
5	no clue	7/24/2013 8:54 PM
6	job, savings and scholarships	7/24/2013 8:33 PM
7	Books only	7/24/2013 7:52 PM
8	Job, own savings loans and scholarships	7/24/2013 7:27 PM
9	N/A	7/24/2013 7:22 PM
10	na	7/24/2013 6:54 PM
11	They are already saving for college at ages 10 and 7, they know the value of hard work and how to weigh the cost of spending their earnings.	7/24/2013 6:29 PM
12	NA	7/24/2013 6:27 PM
13	none	7/24/2013 6:05 PM
14	combination of job, grants/scholarships, and loans	7/24/2013 5:29 PM
15	job and own savings	7/24/2013 5:23 PM
16	They will pay for their education out of their own trust funds.	7/24/2013 5:21 PM
17	x	7/24/2013 5:15 PM
18	They won't	7/23/2013 4:30 PM
19	they won't	7/23/2013 3:09 PM
20	n/a	7/21/2013 1:34 AM
21	not required	7/20/2013 9:02 PM
#	Q2: 46-55	Date
1	na	7/25/2013 4:30 PM
2	already answered that they will not	7/25/2013 3:56 PM
3	Na	7/25/2013 3:54 PM
4	none	7/25/2013 3:44 PM
5	x	7/25/2013 3:29 PM
6	na	7/25/2013 2:18 AM
7	Job and scholarships/grants/fellowships	7/25/2013 1:23 AM
8	not	7/25/2013 12:33 AM
9	not	7/24/2013 9:04 PM
10	A combination of whatever scholarship/grant/fellowship they can get and a job.	7/24/2013 8:55 PM
11	scholarships and trust	7/24/2013 8:53 PM
12	NA	7/24/2013 8:15 PM
13	na	7/24/2013 7:26 PM
14	n/a	7/24/2013 5:43 PM
15	who knows; the future isn't very bright with the way things are going with the communist party in office	7/24/2013 5:26 PM
16	job, savings; grants and scholarships	7/24/2013 3:31 PM

State of College Savings 2013-2014

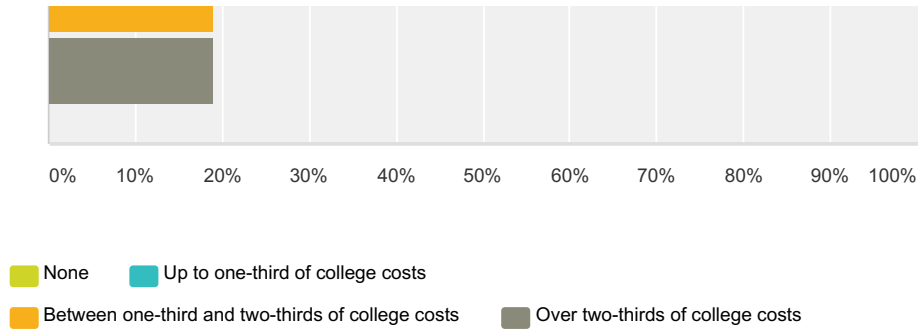
17	they won't	7/23/2013 4:52 PM
18	They won't contribute	7/22/2013 2:23 PM
19	combination of job/grants/scholarships	7/21/2013 5:18 PM
#	Q2: >55	Date
1	not available	7/25/2013 2:50 PM
2	up to them	7/24/2013 11:25 PM
3	not going	7/24/2013 10:21 PM
4	not	7/24/2013 9:18 PM
5	loans and job	7/24/2013 6:05 PM
6	won't go to college	7/24/2013 5:58 PM
7	multiple answers; not accepted by this question	7/24/2013 5:34 PM
8	wont be	7/24/2013 5:27 PM
9	n/a.	7/23/2013 9:04 PM

Q43 How much financial aid do you anticipate receiving?

Answered: 986 Skipped: 27



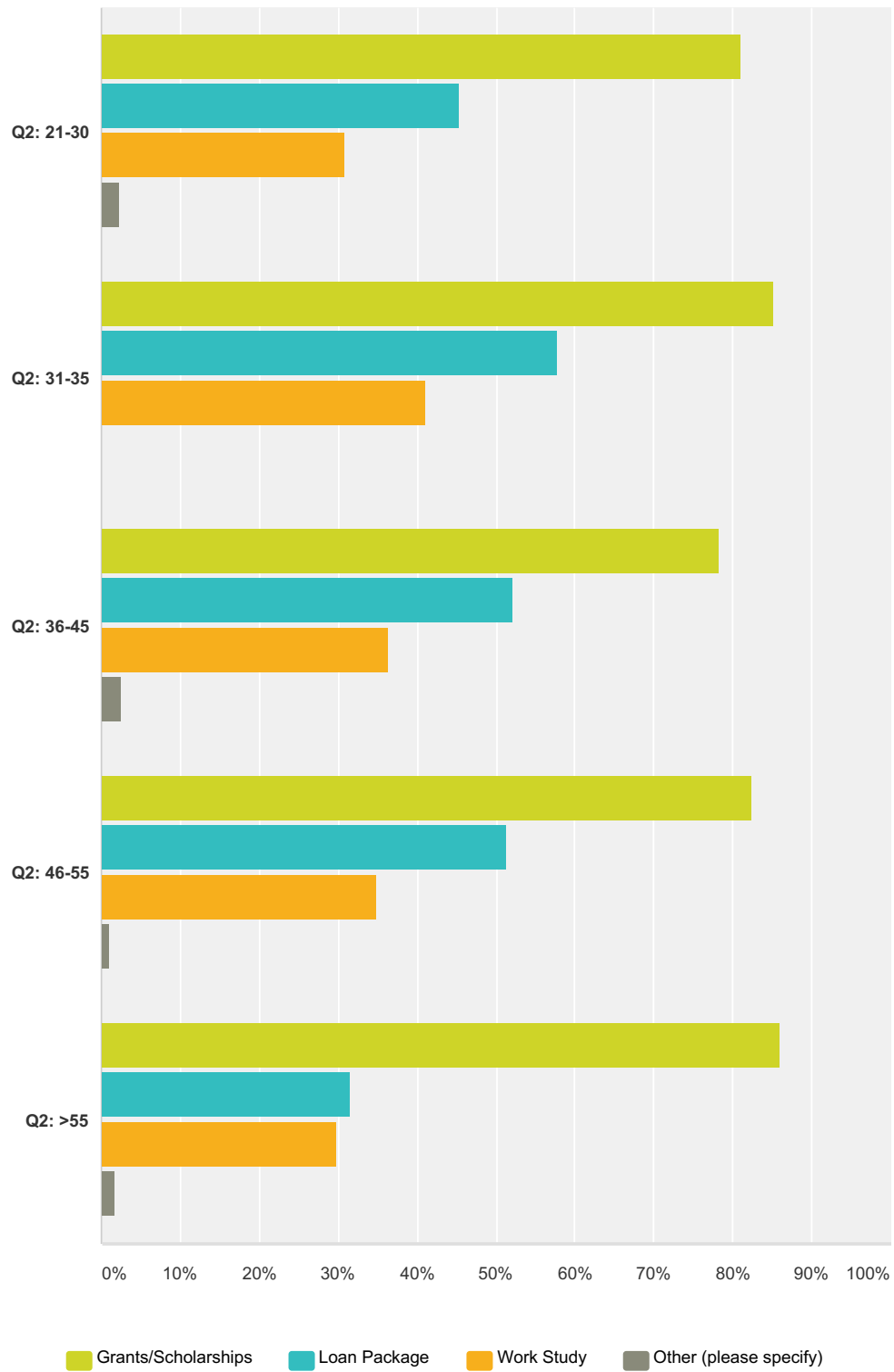
State of College Savings 2013-2014



	None	Up to one-third of college costs	Between one-third and two-thirds of college costs	Over two-thirds of college costs	Total
Q2: 21-30	32.81% 21	32.81% 21	26.56% 17	7.81% 5	6.49% 64
Q2: 31-35	26.92% 42	39.74% 62	26.92% 42	6.41% 10	15.82% 156
Q2: 36-45	39.07% 152	34.70% 135	15.94% 62	10.28% 40	39.45% 389
Q2: 46-55	34.47% 101	37.54% 110	15.02% 44	12.97% 38	29.72% 293
Q2: >55	29.76% 25	32.14% 27	19.05% 16	19.05% 16	8.52% 84
Total Respondents	341	355	181	109	986

Q44 What form do you expect the financial aid to take?

Answered: 636 Skipped: 377



Grants/Scholarships	Loan Package	Work Study	Other (please specify)	Total
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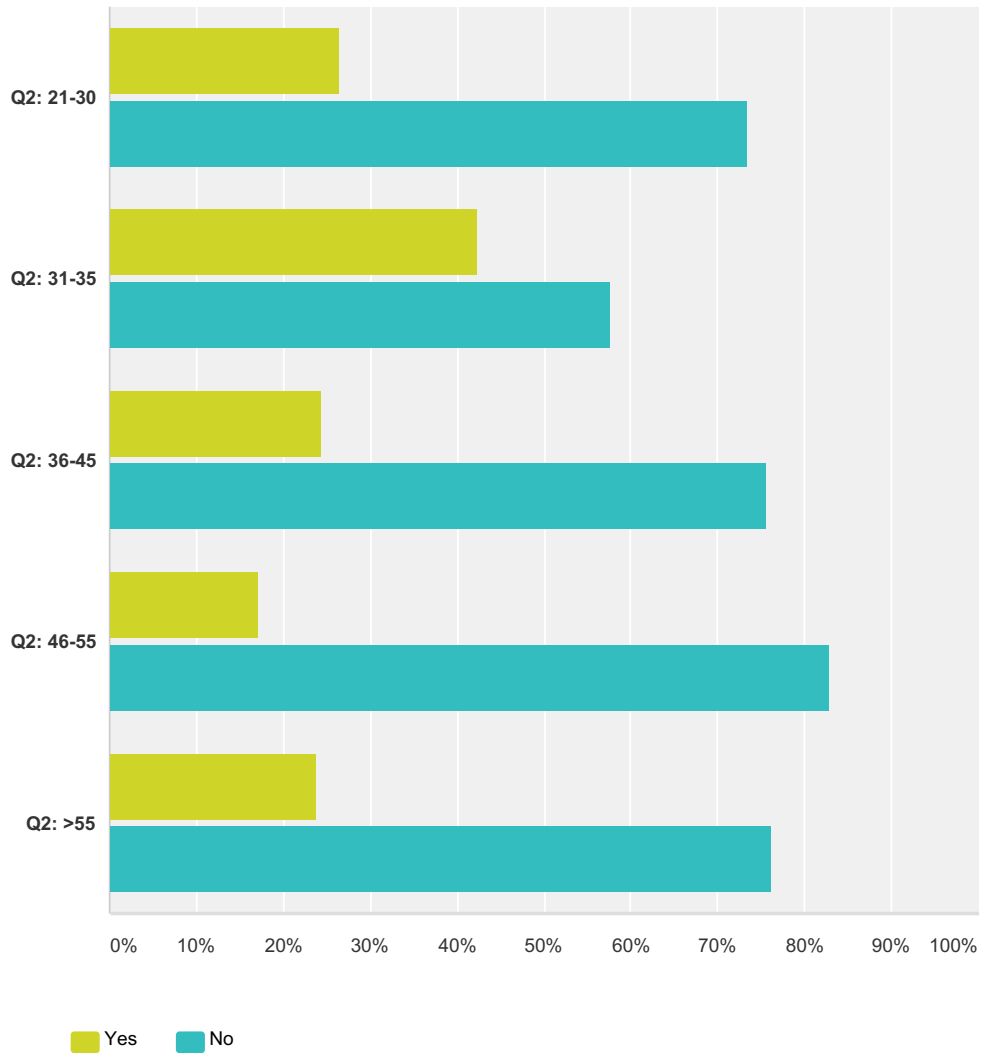
State of College Savings 2013-2014

Q2: 21-30	80.95% 34	45.24% 19	30.95% 13	2.38% 1	10.53% 67
Q2: 31-35	85.09% 97	57.89% 66	41.23% 47	0.00% 0	33.02% 210
Q2: 36-45	78.21% 183	52.14% 122	36.32% 85	2.56% 6	62.26% 396
Q2: 46-55	82.54% 156	51.32% 97	34.92% 66	1.06% 2	50.47% 321
Q2: >55	85.96% 49	31.58% 18	29.82% 17	1.75% 1	13.36% 85
Total Respondents	519	322	228	10	636

#	Q2: 21-30	Date
1	No clue	7/24/2013 6:51 PM
#	Q2: 31-35	Date
	There are no responses.	
#	Q2: 36-45	Date
1	TOPS	7/25/2013 2:47 PM
2	unknown	7/24/2013 11:01 PM
3	disability	7/24/2013 7:57 PM
4	unsure	7/24/2013 7:30 PM
5	whatever means necessary	7/24/2013 5:23 PM
6	Employee discount	7/23/2013 3:01 PM
#	Q2: 46-55	Date
1	Employer Match.	7/24/2013 7:37 PM
2	Anything we can find	7/24/2013 5:26 PM
#	Q2: >55	Date
1	combination	7/24/2013 11:25 PM

Q45 Do you use a financial advisor for college financial planning?

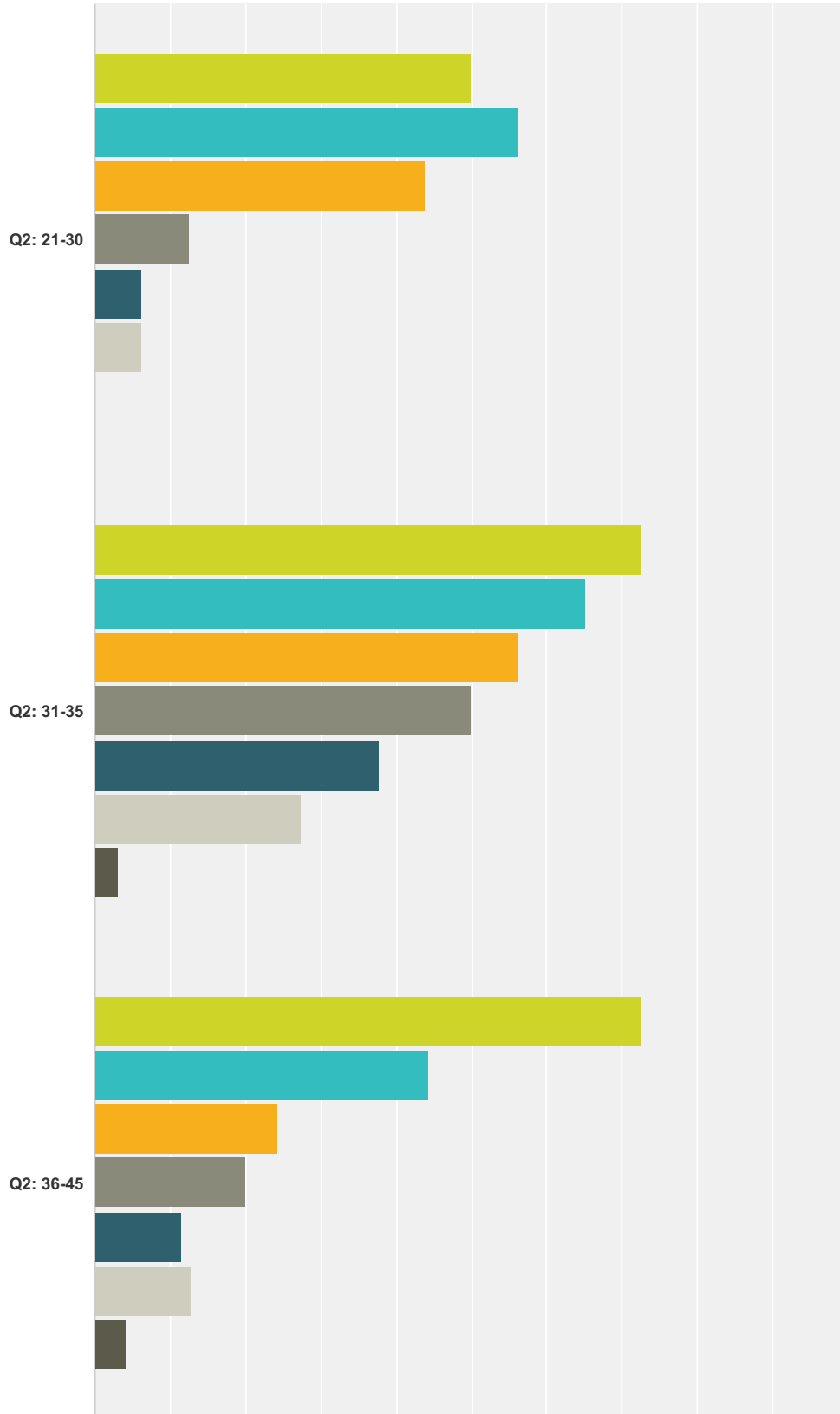
Answered: 986 Skipped: 27



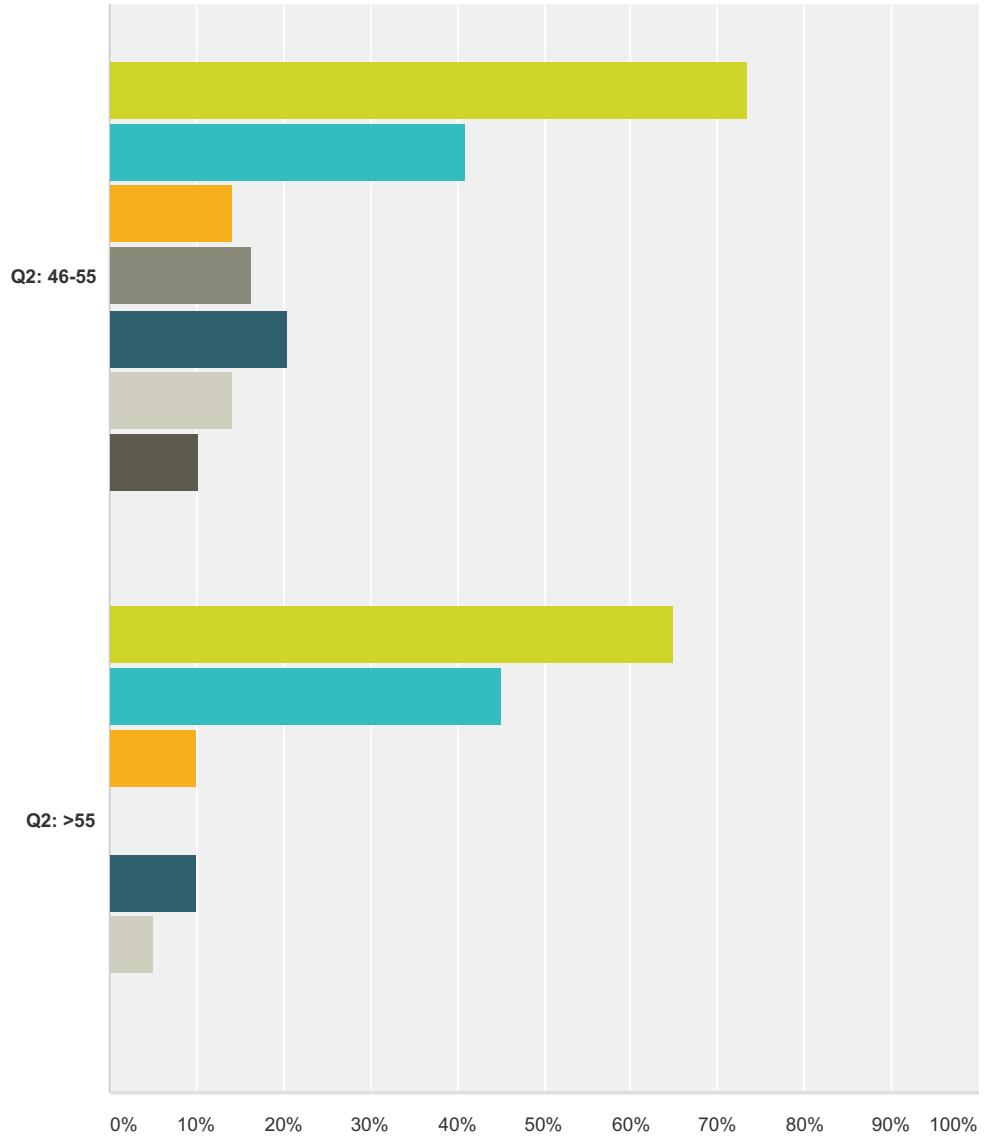
	Yes	No	Total
Q2: 21-30	26.56% 17	73.44% 47	6.49% 64
Q2: 31-35	42.31% 66	57.69% 90	15.82% 156
Q2: 36-45	24.42% 95	75.58% 294	39.45% 389
Q2: 46-55	17.06% 50	82.94% 243	29.72% 293
Q2: >55	23.81% 20	76.19% 64	8.52% 84
Total Respondents	248	738	986

Q46 If you work with a financial advisor, what product(s) do they recommend for saving for college?

Answered: 246 Skipped: 767



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■ 529 college savings plan
 ■ General savings/investments
 ■ Savings bonds
■ Retirement account
 ■ Coverdell Savings Plans
 ■ Life insurance
■ Other (please specify)

	529 college savings plan	General savings/investments	Savings bonds	Retirement account	Coverdell Savings Plans	Life insurance	Other (please specify)	Total
Q2: 21-30	50.00% 8	56.25% 9	43.75% 7	12.50% 2	6.25% 1	6.25% 1	0.00% 0	11.38% 28
Q2: 31-35	72.73% 48	65.15% 43	56.06% 37	50.00% 33	37.88% 25	27.27% 18	3.03% 2	83.74% 206
Q2: 36-45	72.63% 69	44.21% 42	24.21% 23	20.00% 19	11.58% 11	12.63% 12	4.21% 4	73.17% 180
Q2: 46-55	73.47% 36	40.82% 20	14.29% 7	16.33% 8	20.41% 10	14.29% 7	10.20% 5	37.80% 93
Q2: >55	65.00% 13	45.00% 9	10.00% 2	0.00% 0	10.00% 2	5.00% 1	0.00% 0	10.98% 27

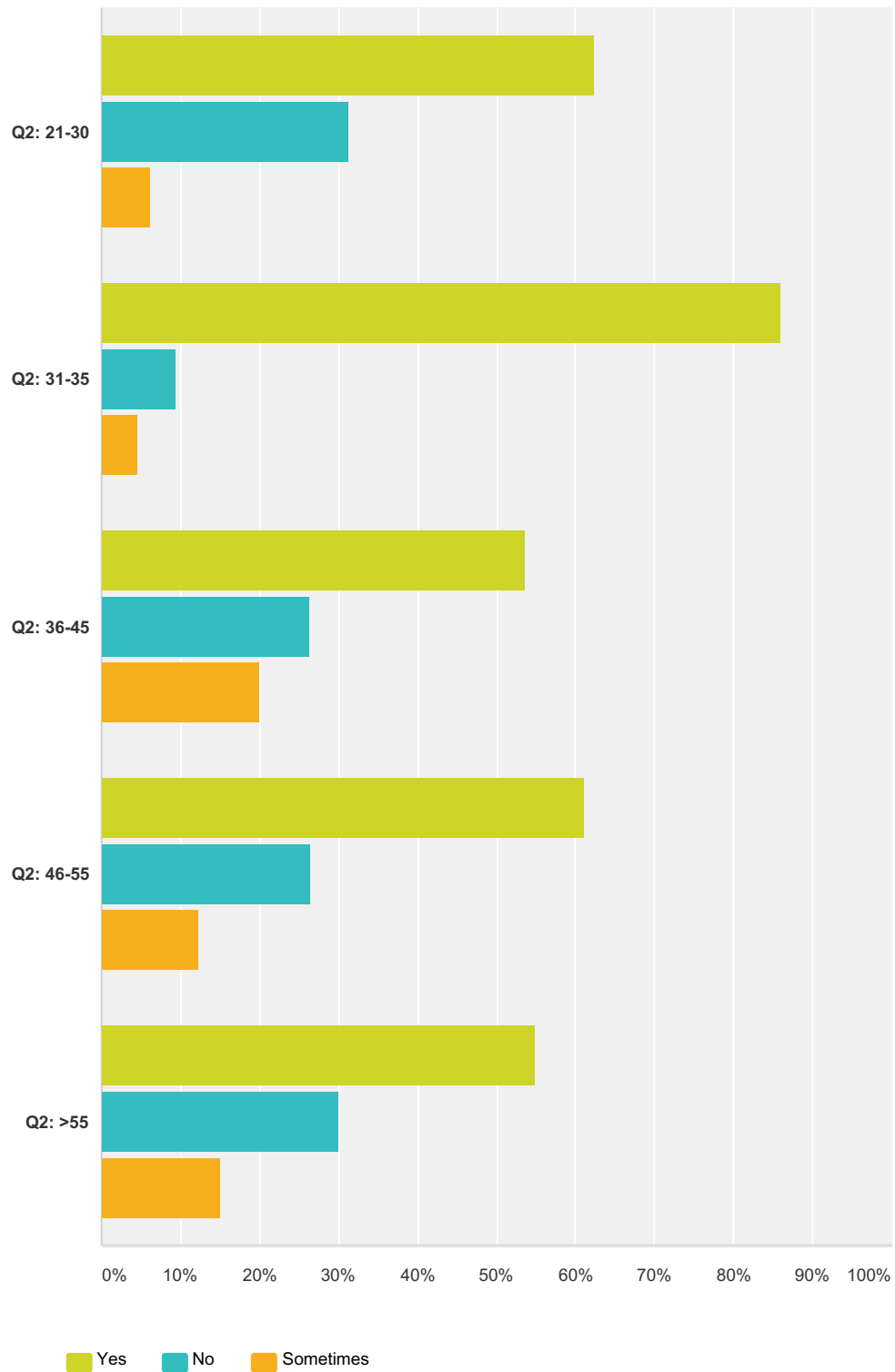
State of College Savings 2013-2014

Total Respondents	174	123	76	62	49	39	11	246
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#	Q2: 21-30	Date
	There are no responses.	
#	Q2: 31-35	Date
1	I am currently enrolled in college and have not been recommended for any of the above.	7/25/2013 3:46 PM
2	dont know	7/25/2013 2:24 PM
#	Q2: 36-45	Date
1	idk	7/24/2013 7:30 PM
2	Stock investments	7/24/2013 7:10 PM
3	annuity	7/24/2013 6:49 PM
4	They do not recommend further saving.	7/24/2013 5:21 PM
#	Q2: 46-55	Date
1	roth	7/25/2013 4:30 PM
2	haven't yet made recommendations	7/24/2013 11:00 PM
3	mesp	7/24/2013 5:40 PM
4	My grandson will be 3 yrs old next month. This question is rather mute at this point.	7/23/2013 4:54 PM
5	Not sur yet	7/20/2013 12:21 AM
#	Q2: >55	Date
	There are no responses.	

Q47 Do you purchase your college savings product through your advisor?

Answered: 244 Skipped: 769



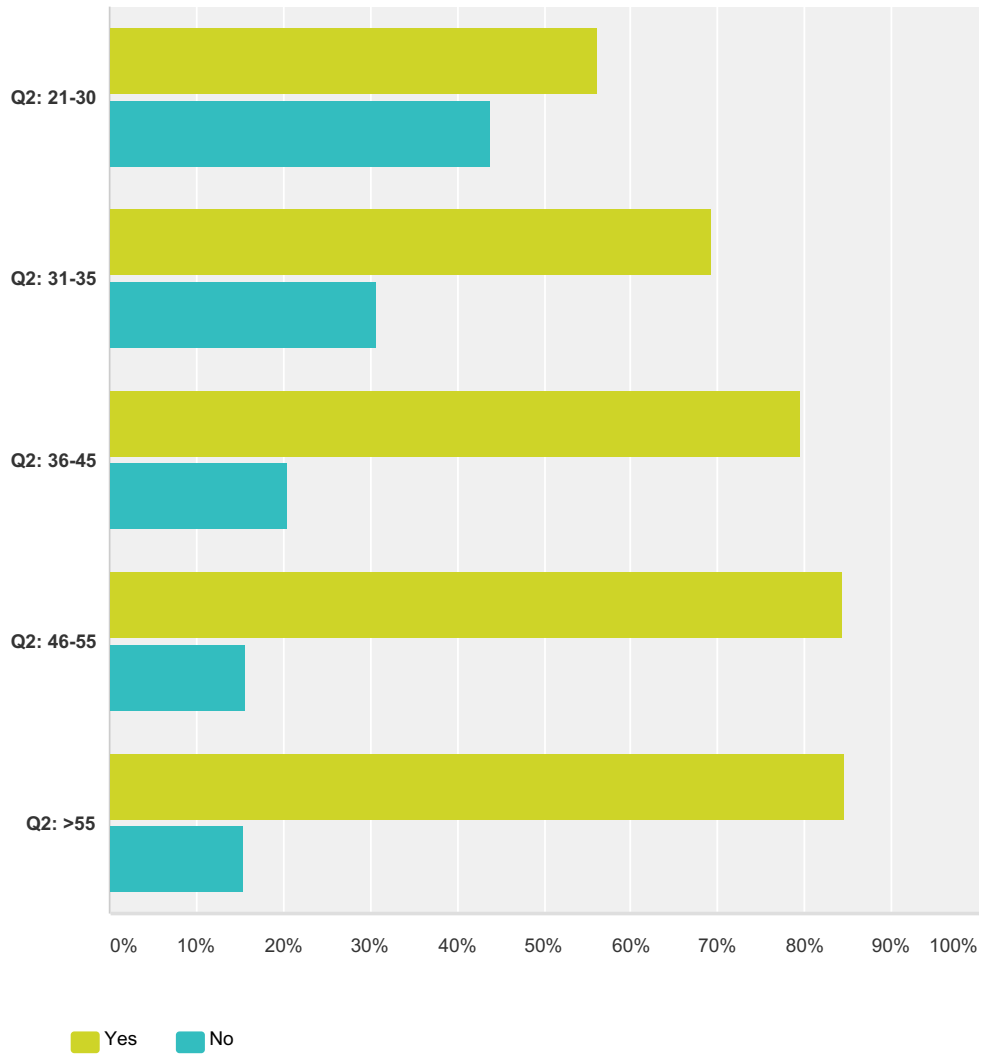
	Yes	No	Sometimes	Total
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Q2: 21-30	62.50% 10	31.25% 5	6.25% 1	6.56% 16
Q2: 31-35	85.94% 55	9.38% 6	4.69% 3	26.23% 64
Q2: 36-45	53.68% 51	26.32% 25	20.00% 19	38.93% 95
Q2: 46-55	61.22% 30	26.53% 13	12.24% 6	20.08% 49
Q2: >55	55.00% 11	30.00% 6	15.00% 3	8.20% 20
Total Respondents	157	55	32	244

Q48 If you have children do you take the time to teach them financial literacy?

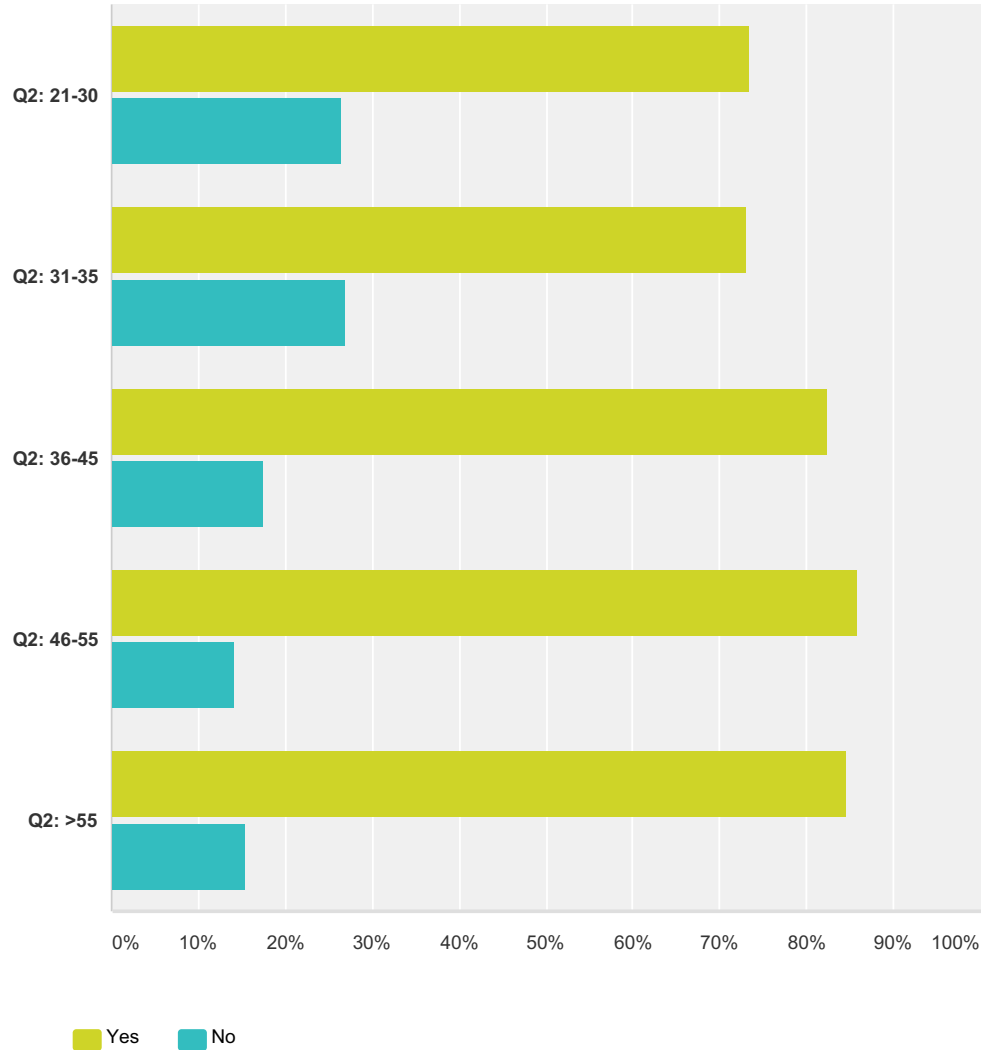
Answered: 980 Skipped: 33



	Yes	No	Total
Q2: 21-30	56.25% 36	43.75% 28	6.53% 64
Q2: 31-35	69.23% 108	30.77% 48	15.92% 156
Q2: 36-45	79.59% 308	20.41% 79	39.49% 387
Q2: 46-55	84.43% 244	15.57% 45	29.49% 289
Q2: >55	84.52% 71	15.48% 13	8.57% 84
Total Respondents	767	213	980

Q49 Should the current 529 Plan tax incentives that help parents and grandparents save for college tuition for their children and grandchildren should continue?

Answered: 980 Skipped: 33



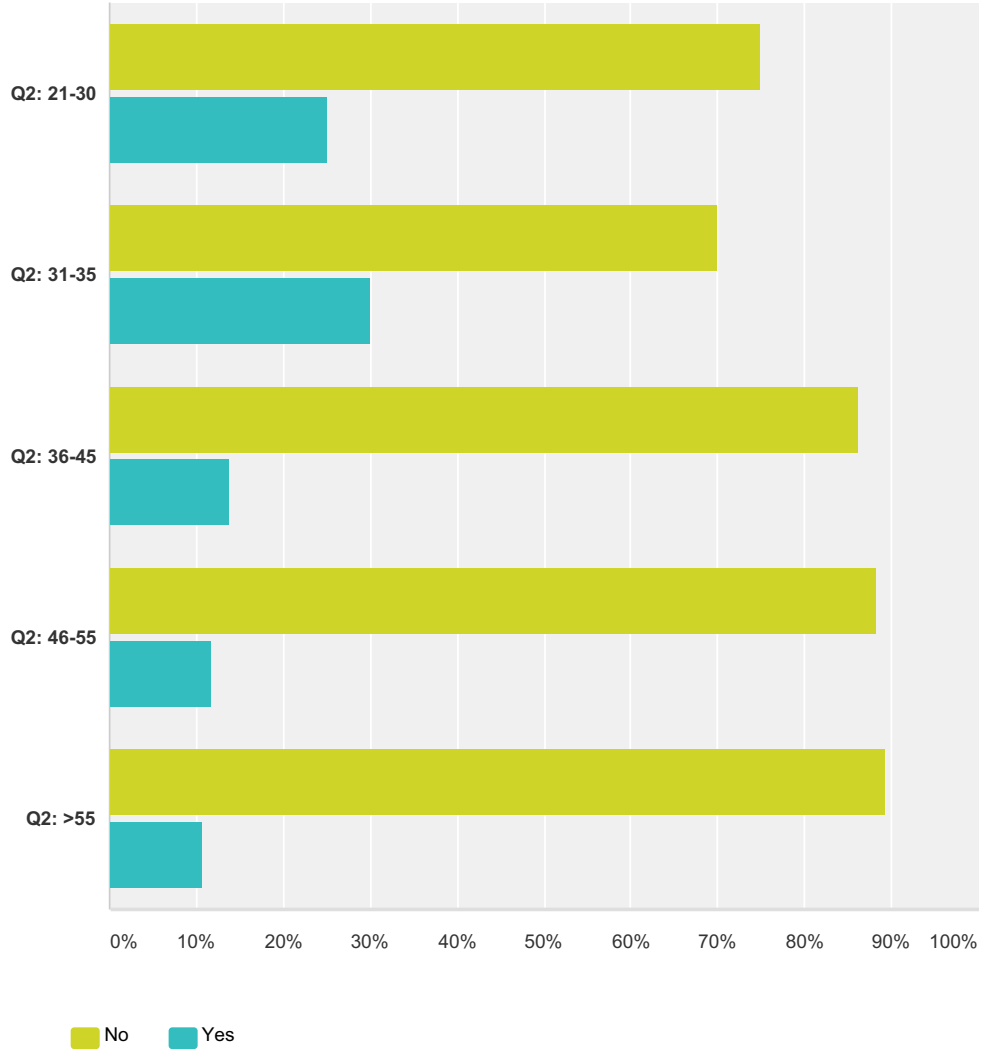
	Yes	No	Total
Q2: 21-30	73.44% 47	26.56% 17	6.53% 64
Q2: 31-35	73.08% 114	26.92% 42	15.92% 156
Q2: 36-45	82.43% 319	17.57% 68	39.49% 387
Q2: 46-55	85.81% 248	14.19% 41	29.49% 289

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Q2: >55	84.52% 71	15.48% 13	8.57% 84
Total Respondents	799	181	980

Q50 Do you think students should ever be taxed or otherwise penalized on 529 plan distributions used to pay for college?

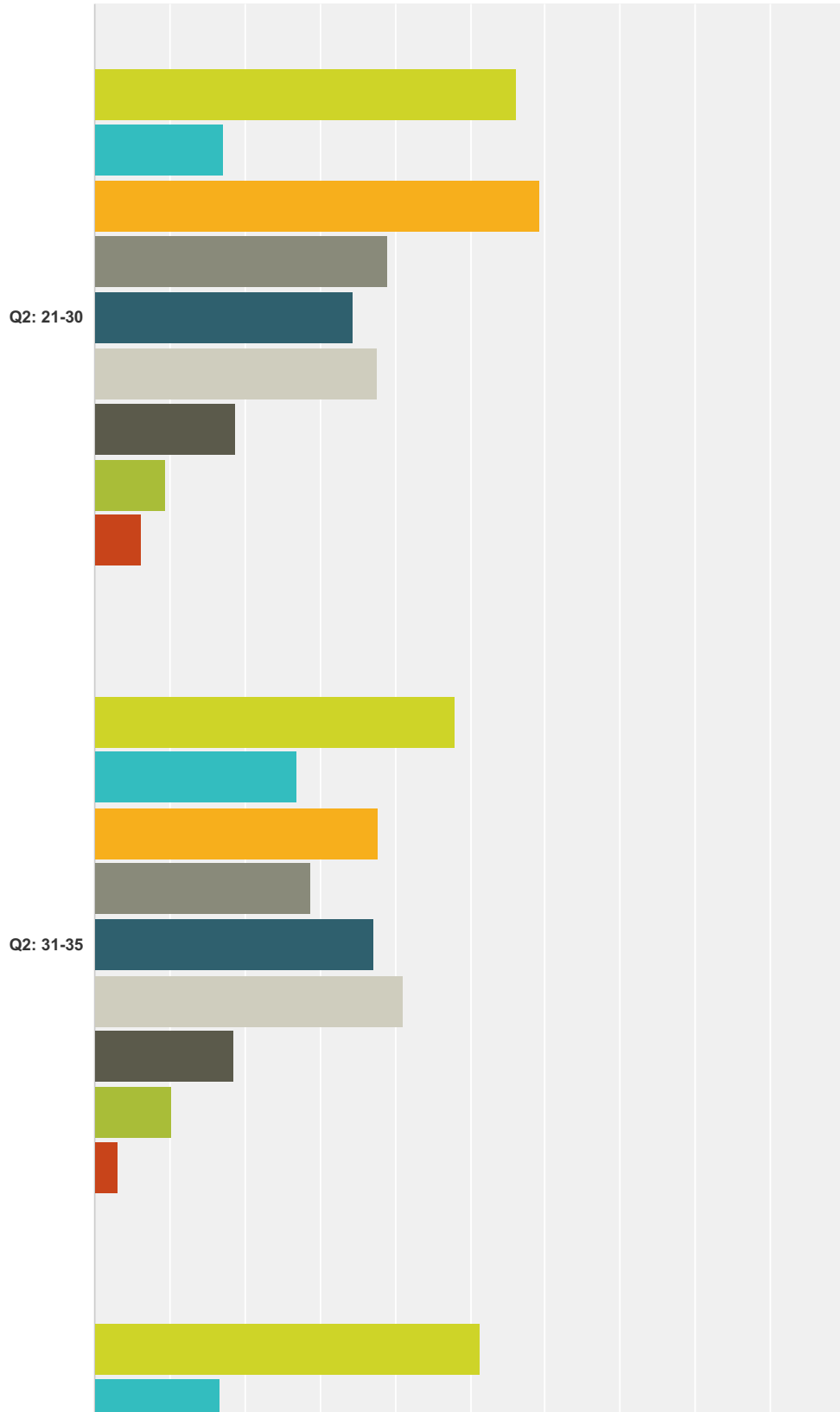
Answered: 980 Skipped: 33



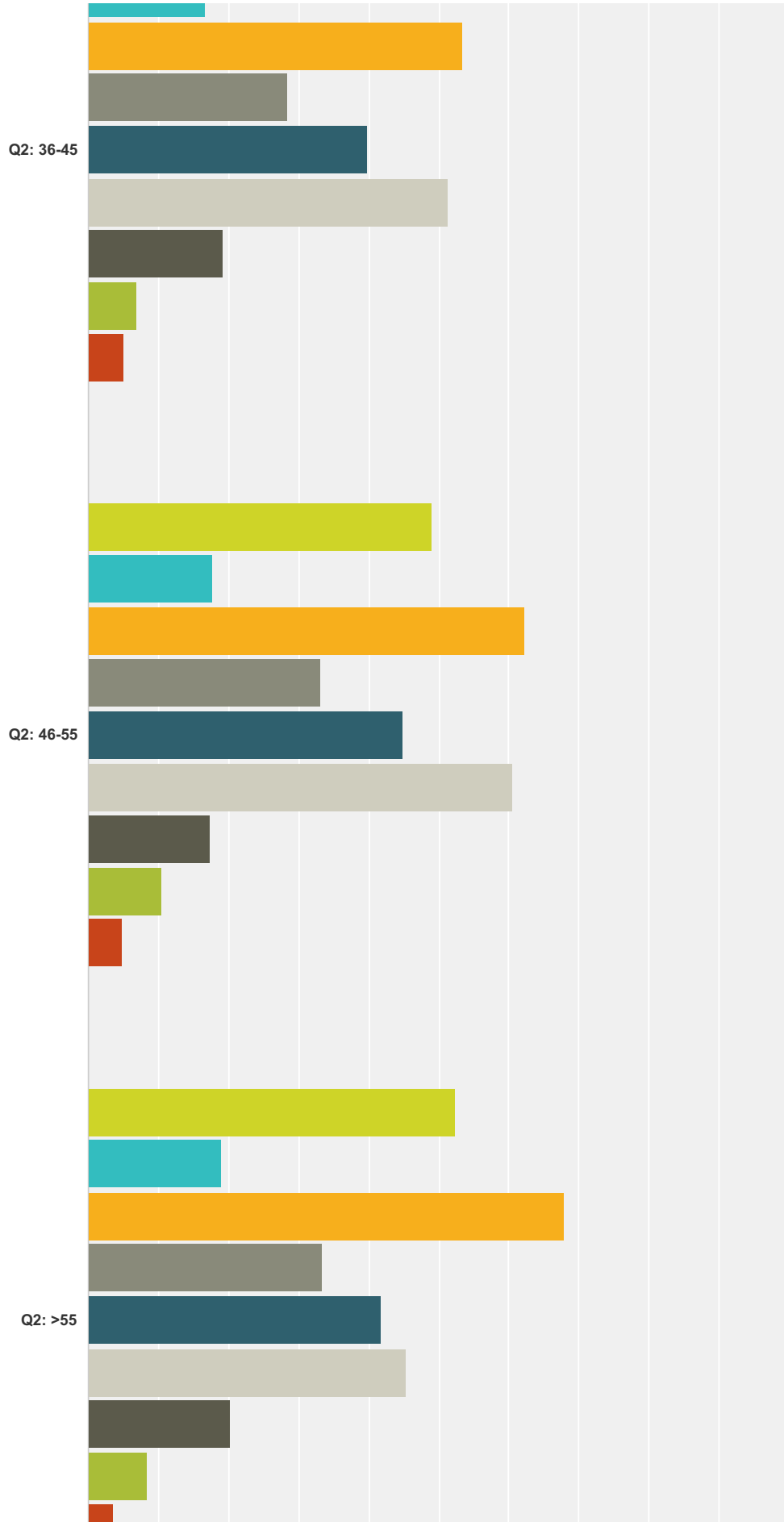
	No	Yes	Total
Q2: 21-30	75.00% 48	25.00% 16	6.53% 64
Q2: 31-35	69.87% 109	30.13% 47	15.92% 156
Q2: 36-45	86.30% 334	13.70% 53	39.49% 387
Q2: 46-55	88.24% 255	11.76% 34	29.49% 289
Q2: >55	89.29% 75	10.71% 9	8.57% 84
Total Respondents	821	159	980

Q51 What do you think the Federal government should do to help families with college costs? (Check all that apply)

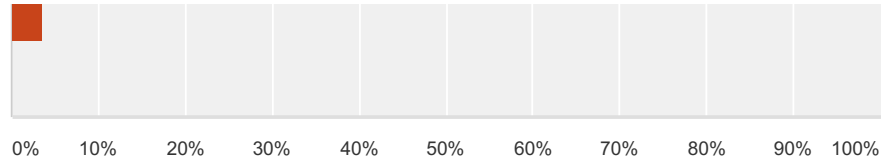
Answered: 980 Skipped: 33



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- Regulate college costs
- Increase loan limits
- Lower Federal student loan interest rates
- Spend more on grants for lower income students
- Provide tax breaks for employers to help their employees/families save for college
- Maintain tax breaks to help families save for college
- Provide federal government seed money for college savings accounts for newborns
- Nothing, current federal financial aid and tax breaks for college are enough
- Other (please specify)

	Regulate college costs	Increase loan limits	Lower Federal student loan interest rates	Spend more on grants for lower income students	Provide tax breaks for employers to help their employees/families save for college	Maintain tax breaks to help families save for college	Provide federal government seed money for college savings accounts for newborns	Nothing, current federal financial aid and tax breaks for college are enough	Other (please specify)	Total
Q2: 21-30	56.25% 36	17.19% 11	59.38% 38	39.06% 25	34.38% 22	37.50% 24	18.75% 12	9.38% 6	6.25% 4	18.16% 178
Q2: 31-35	48.08% 75	26.92% 42	37.82% 59	28.85% 45	37.18% 58	41.03% 64	18.59% 29	10.26% 16	3.21% 5	40.10% 393
Q2: 36-45	51.42% 199	16.80% 65	53.49% 207	28.42% 110	39.79% 154	51.42% 199	19.12% 74	6.98% 27	4.91% 19	107.55% 1,054
Q2: 46-55	49.13% 142	17.65% 51	62.28% 180	33.22% 96	44.98% 130	60.55% 175	17.30% 50	10.38% 30	4.84% 14	88.57% 868
Q2: >55	52.38% 44	19.05% 16	67.86% 57	33.33% 28	41.67% 35	45.24% 38	20.24% 17	8.33% 7	3.57% 3	25.00% 245
Total Respondents	496	185	541	304	399	500	182	86	45	980

#	Q2: 21-30	Date
1	Unsure	7/25/2013 12:47 AM
2	na	7/24/2013 8:43 PM
3	Have grant rewards for students who do really well in there classes.	7/24/2013 7:14 PM
4	Provide free college like most other countries do!!!!	7/19/2013 7:45 PM
#	Q2: 31-35	Date
1	dont know	7/25/2013 2:27 PM
2	Stop lending so much to current college students then deferring their payments !	7/25/2013 12:18 AM
3	Get the hell out of the way!	7/24/2013 5:42 PM
4	don't know	7/24/2013 5:41 PM

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5	decrease access to loans forcing colleges to charge market rates not bank inflated rates...	7/19/2013 9:32 PM
#	Q2: 36-45	Date
1	not sure	7/25/2013 3:53 PM
2	Help parents pay off their college debts	7/24/2013 9:54 PM
3	increase annual dollar limits allowed to be used to fund 529 plans	7/24/2013 9:53 PM
4	I have no idea what the current regulations are in question 46, so I am not comfortable providing a real answer. It is just that the survey would not let me continue unless I gave a false answer.	7/24/2013 8:36 PM
5	stop giving free education to illegal immigrants and so called minorities and try to help all lower - middle class families	7/24/2013 7:36 PM
6	Get out of the business all together - no subsidies, no loans, no grants -- then schools will charge what they will charge -- they will ALWAYS charge just a little more than they are sure the government will pay	7/24/2013 7:29 PM
7	Federal government needs to remove regulations currently in place that create incentives for schools to abuse the financial system making costs needlessly rise.	7/24/2013 6:54 PM
8	Our children going to college isn't something the federal government needs to concern themselves with. It is not their responsibility nor is it their business. They should be focusing on their own financial woes and learning to manage finances themselves.	7/24/2013 6:33 PM
9	Reduce its size by 75%, thus removing the worst drain on American prosperity. Get out of the college finance business all together and let a free market do what it does best.	7/24/2013 6:13 PM
10	government should keep their noses out of colleges and let the states decide	7/24/2013 5:38 PM
11	follow the european model, college is harder to get admitted to, but free of charge for those who can	7/24/2013 5:31 PM
12	Loan forgiveness for certain (government or nonprofit) jobs, or other specific circumstances	7/24/2013 5:30 PM
13	quit funding for profit colleges with loans. They actually need to lend less in order to help quell the insane inflation of college costs	7/24/2013 5:16 PM
14	evaluate what the French do	7/23/2013 8:49 PM
15	Create free universities that low income people can go to in exchange for community service.	7/23/2013 3:40 PM
16	Forgive loans for low-income parents who have been paying their own college loans for 20+ years.	7/23/2013 3:04 PM
17	if the government sticks its nose into things it normally screws things up	7/23/2013 8:23 AM
18	offer financial aid to middle income students.	7/22/2013 12:11 PM
19	Help the middle class. So far our daughter has not qualified for any money. It is sad. Why is it always someone else that gets help instead of everyone. I think all kids going to college should get the same help regardless of their parents income.	7/20/2013 4:00 PM
#	Q2: 46-55	Date
1	there is too much government anyway. Colleges should decrease tuition on their own!	7/25/2013 3:57 PM
2	stay out !!!	7/25/2013 3:23 PM
3	Education should be free. We can spend billions of dollars on the military, then we should spend the same on education!	7/25/2013 2:58 PM
4	Save out of people's business	7/25/2013 2:19 AM
5	spend less	7/25/2013 12:34 AM
6	The government should stay out of it, because of the government, the college costs are a mess!	7/24/2013 8:11 PM
7	don' t know	7/24/2013 7:46 PM
8	na	7/24/2013 7:27 PM
9	give everyone a free education	7/24/2013 5:44 PM
10	WE need to keep more of our own hard earned money in our own pockets because WE EARNED it. Having more of our own money means we could pay our own way instead of relying on everyone else to pay it for us; the NANNY state is why families are suffering so bad and cannot afford college; the kids can't afford to pay the loans either. I've been paying for 30 years and can't get out of my own loans!!!!!!!!!!!!	7/24/2013 5:29 PM
11	I don't know much about them.	7/24/2013 5:13 PM

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12	Teach parents about savings, budgeting	7/23/2013 2:57 PM
13	Lower taxes overall, promote a freindly environment for energy development, get out of healthcare, stop dependency programs	7/22/2013 2:21 PM
14	Allow forgiveness of loans for people who work for the school system, police force, none profits/social work	7/21/2013 5:19 PM
#	Q2: >55	Date
1	Send poor Democrats to college for free, quadruple the cost for rich Republicans	7/24/2013 8:27 PM
2	Increase income limit so that more middle-class people can get scholarships	7/23/2013 3:00 PM
3	Get out of the education business altogether	7/22/2013 9:47 AM