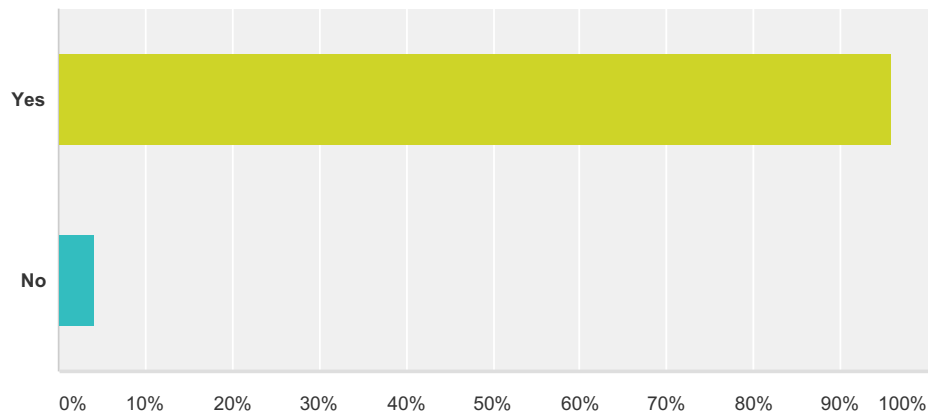


Q1 Do you have a child 18 or younger or are you planning to have a child?

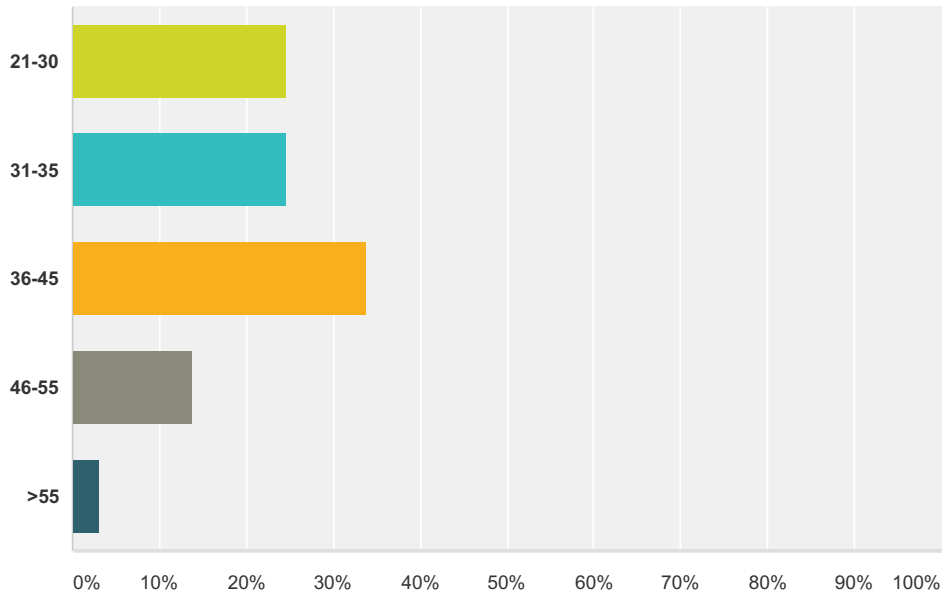
Answered: 3,500 Skipped: 0



Answer Choices	Responses
Yes	95.77% 3,352
No	4.23% 148
Total	3,500

Q2 How old are you?

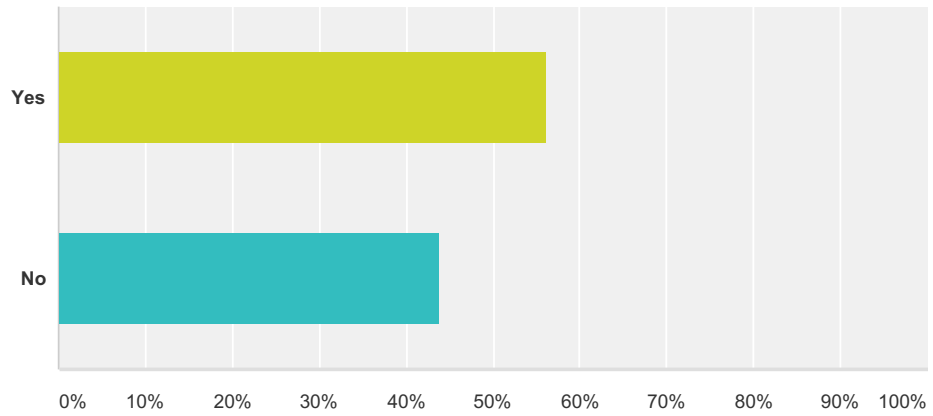
Answered: 3,311 Skipped: 189



Answer Choices	Responses
21-30	24.71% 818
31-35	24.58% 814
36-45	33.80% 1,119
46-55	13.83% 458
>55	3.08% 102
Total	3,311

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

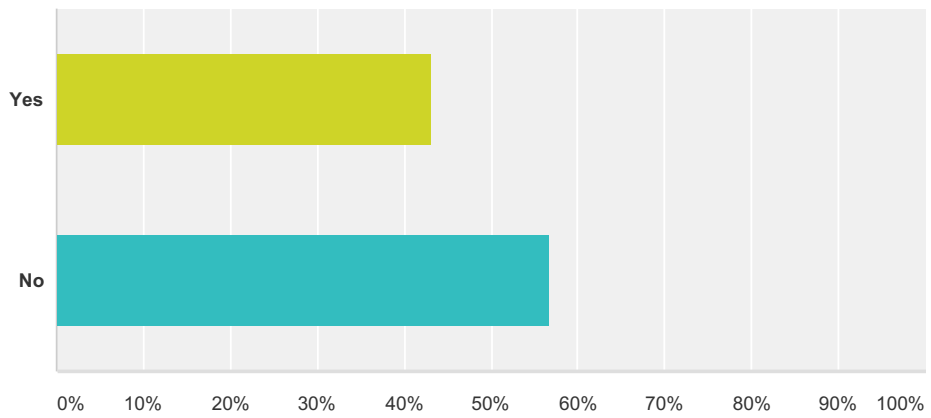
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
Yes	56.12%	1,858
No	43.88%	1,453
Total		3,311

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

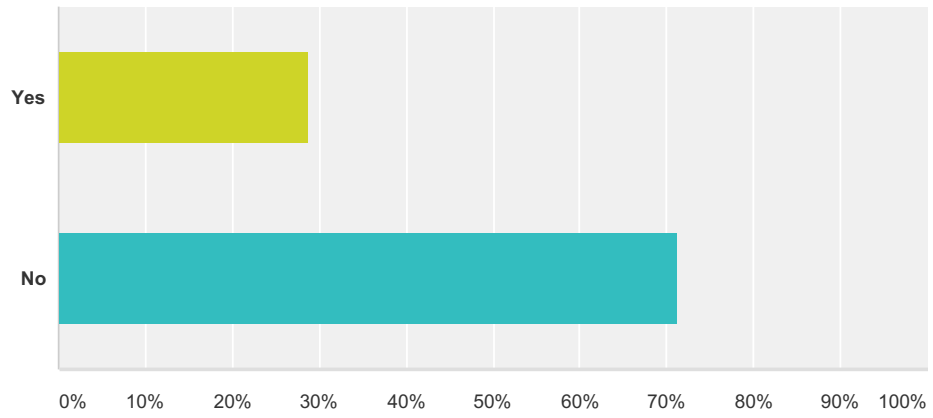
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
Yes	43.16%	1,429
No	56.84%	1,882
Total		3,311

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

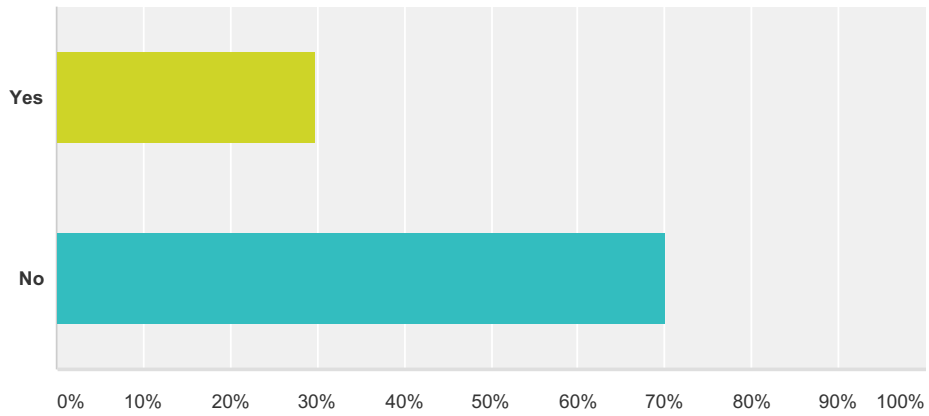
Answered: 3,311 Skipped: 189



Answer Choices	Responses
Yes	28.87% 956
No	71.13% 2,355
Total	3,311

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

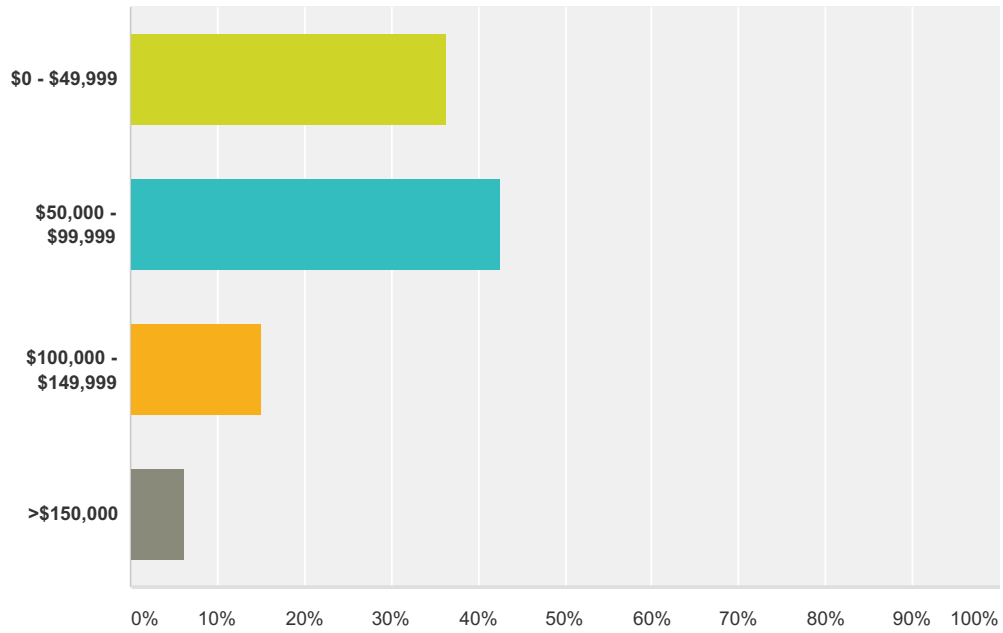
Answered: 3,311 Skipped: 189



Answer Choices	Responses
Yes	29.87% 989
No	70.13% 2,322
Total	3,311

Q7 What is your annual household income?

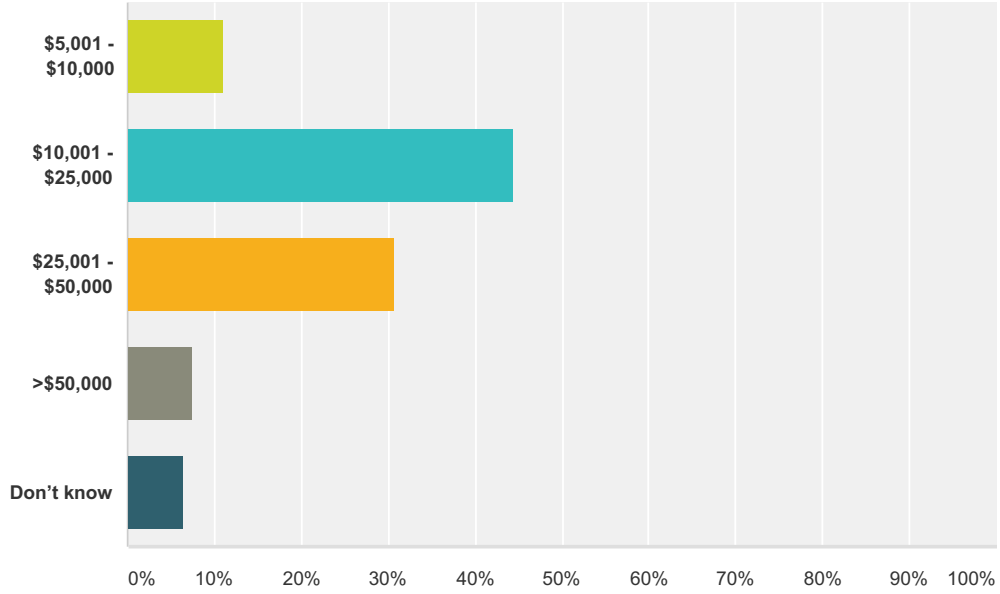
Answered: 3,311 Skipped: 189



Answer Choices	Responses
\$0 - \$49,999	36.27% 1,201
\$50,000 - \$99,999	42.49% 1,407
\$100,000 - \$149,999	15.01% 497
>\$150,000	6.22% 206
Total	3,311

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

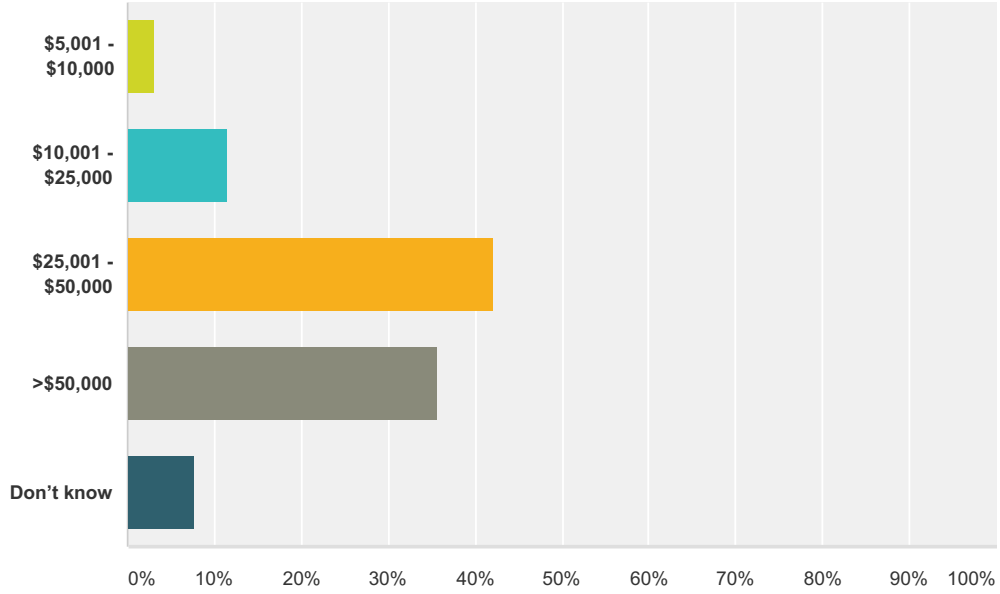
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
\$5,001 - \$10,000	10.96%	363
\$10,001 - \$25,000	44.52%	1,474
\$25,001 - \$50,000	30.63%	1,014
>\$50,000	7.46%	247
Don't know	6.43%	213
Total		3,311

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

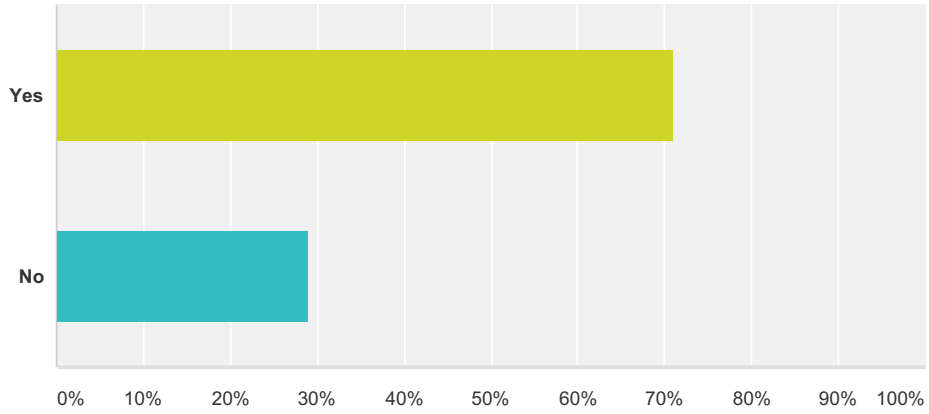
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
\$5,001 - \$10,000	3.17%	105
\$10,001 - \$25,000	11.42%	378
\$25,001 - \$50,000	42.07%	1,393
>\$50,000	35.64%	1,180
Don't know	7.70%	255
Total		3,311

Q10 Q. Has increased public awareness of student loan debt caused you to look at different strategies for funding your child's education?

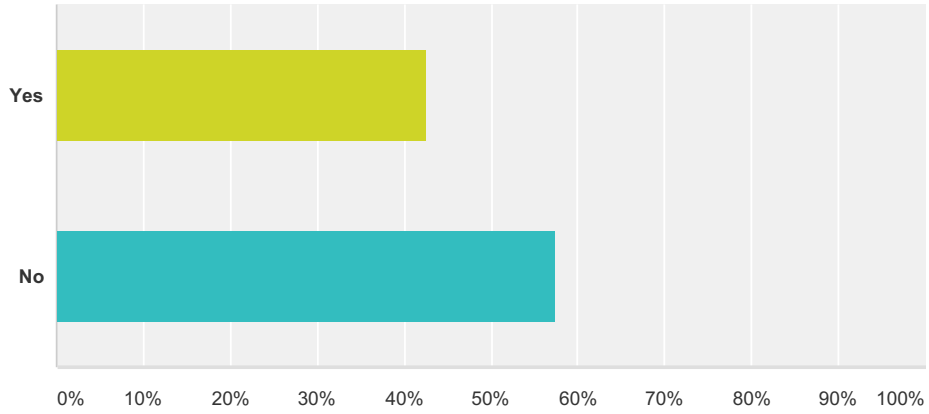
Answered: 3,311 Skipped: 189



Answer Choices	Responses
Yes	70.98% 2,350
No	29.02% 961
Total	3,311

Q11 Q. When thinking about college, do you think of vocational and career schools in the same way that you think about public or private colleges?

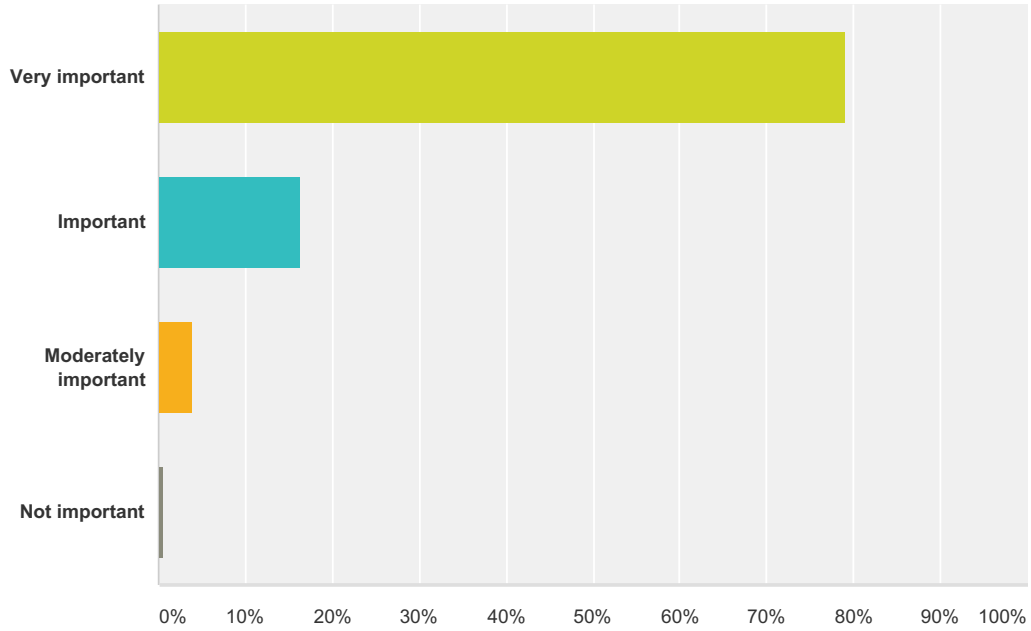
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
Yes	42.52%	1,408
No	57.48%	1,903
Total		3,311

Q12 How important is it to you that your child be able to attend college if they want to do so?

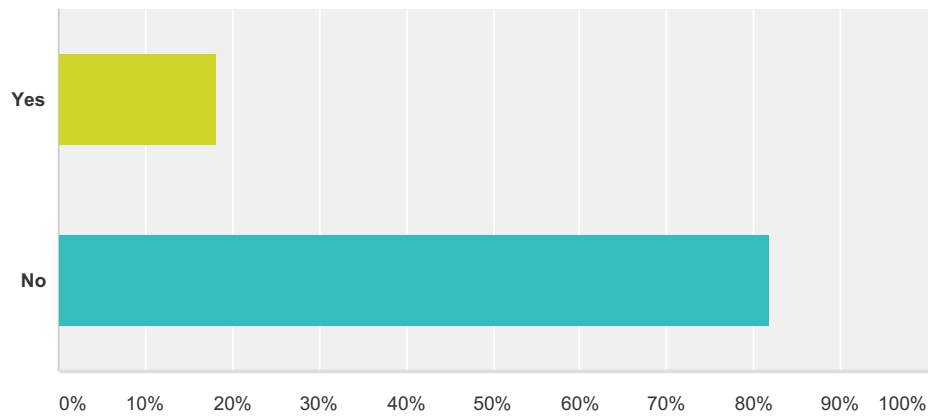
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
Very important	79.22%	2,623
Important	16.19%	536
Moderately important	3.93%	130
Not important	0.66%	22
Total		3,311

Q13 Has your child ever considered not going to college?

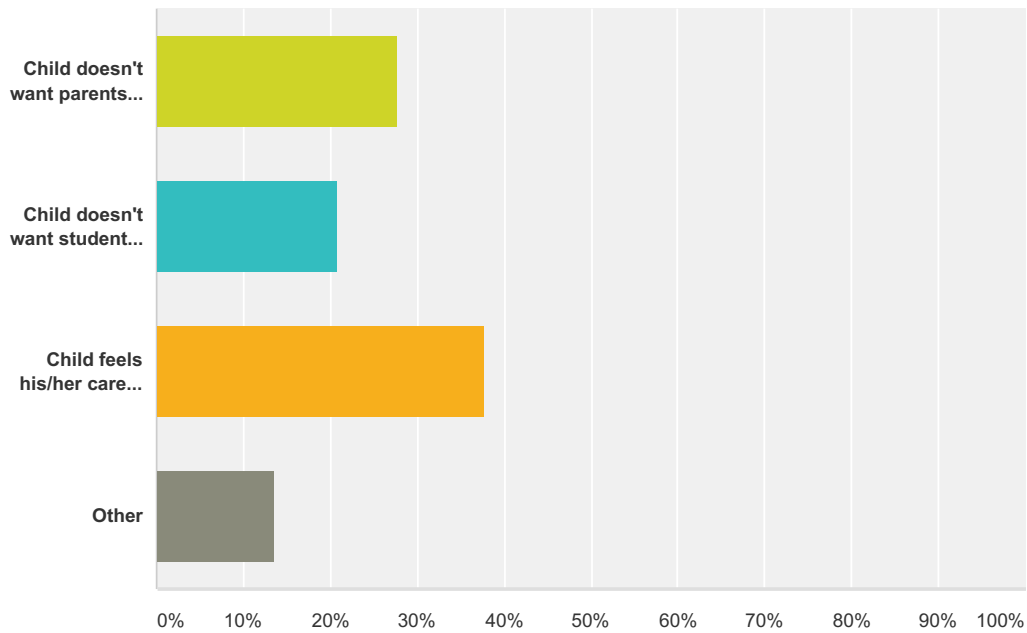
Answered: 3,311 Skipped: 189



Answer Choices	Responses	
Yes	18.21%	603
No	81.79%	2,708
Total		3,311

Q14 Why did your child consider not going to college?

Answered: 148 Skipped: 3,352



Answer Choices	Responses
Child doesn't want parents to pay that much money	27.70% 41
Child doesn't want student debt	20.95% 31
Child feels his/her career choice can be achieved without college?	37.84% 56
Other	13.51% 20
Total	148

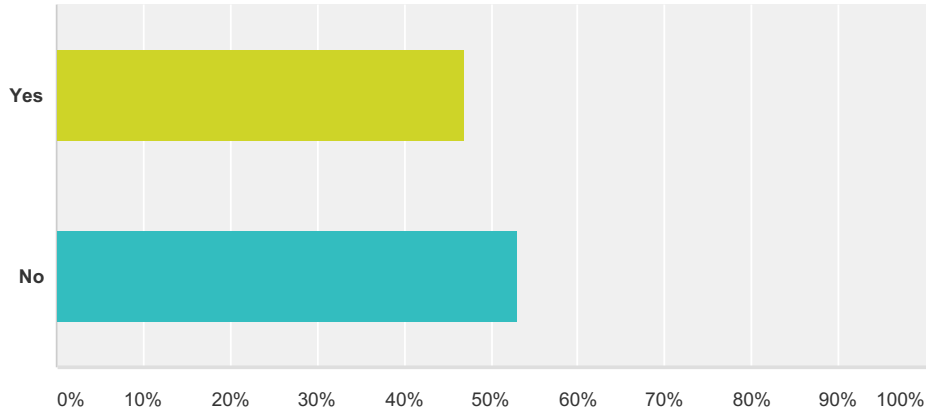
#	(please specify)	Date
1	lazy	7/24/2014 2:08 PM
2	military academy	7/24/2014 1:16 PM
3	Oldest doesn't want to go	7/23/2014 3:54 PM
4	Child is too young to consider it but parents' useless and expensive liberal arts degrees have made parents consider the child not going.	7/22/2014 9:17 PM
5	child does not want to move to different place	7/22/2014 3:46 PM
6	Doesn't want to leave home	7/22/2014 2:40 PM
7	military	7/22/2014 1:44 PM
8	To young to decide	7/22/2014 1:40 PM
9	not old enough	7/22/2014 1:40 PM
10	YES TREY ARE	7/22/2014 12:57 PM
11	thinks school is too long	7/22/2014 12:48 PM
12	it doesnt get you anywhere but in debt	7/22/2014 9:31 AM

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13	not old enough yet	7/22/2014 9:28 AM
14	to young to know for sure is scared of leaving	7/22/2014 7:51 AM
15	fears failing college due to high rigor	7/22/2014 5:02 AM
16	he says he doesn't like school	7/22/2014 4:39 AM
17	not sure what career path they want yet	7/21/2014 9:56 PM
18	Our child is 2 and has no idea what college even is	7/21/2014 9:07 PM
19	Too young	7/21/2014 8:54 PM
20	Not sure of career goals	7/21/2014 8:48 PM

Q15 Have you talked with your child/children about the costs of college and your involvement in paying for it?

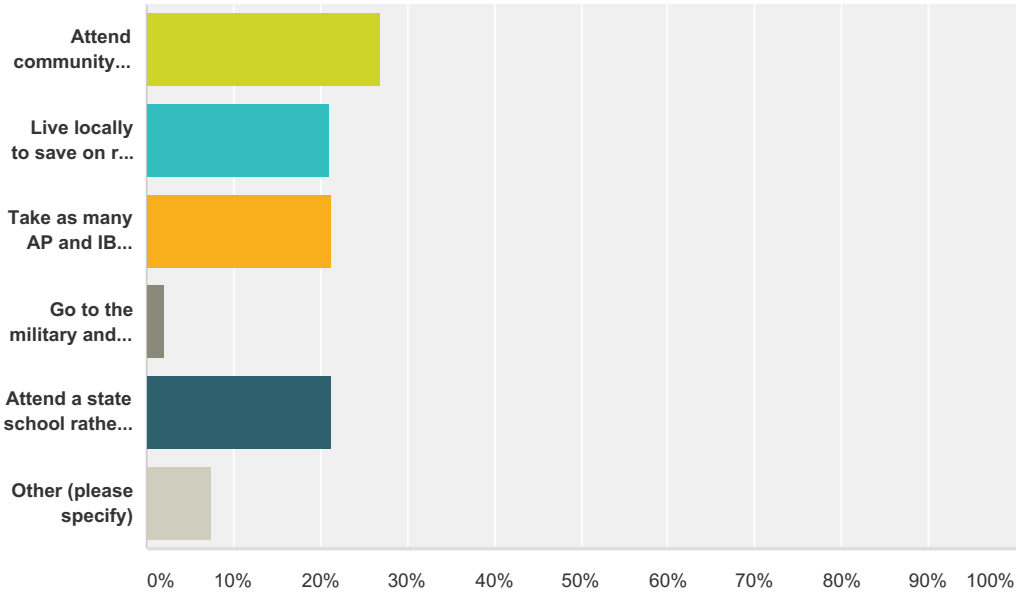
Answered: 834 Skipped: 2,666



Answer Choices	Responses	
Yes	47.00%	392
No	53.00%	442
Total		834

Q16 What is the most important strategy your family uses to help reduce the cost of college?

Answered: 834 Skipped: 2,666



Answer Choices	Responses
Attend community college for two years and transfer to a four year college	26.98% 225
Live locally to save on room and board	20.98% 175
Take as many AP and IB classes as possible before going to college	21.22% 177
Go to the military and use the GI bill	2.16% 18
Attend a state school rather than a private school	21.22% 177
Other (please specify)	7.43% 62
Total	834

#	Other (please specify)	Date
1	saving money now	7/25/2014 5:05 PM
2	save early and often	7/24/2014 9:11 AM
3	n/a	7/23/2014 10:29 PM
4	loans	7/23/2014 7:17 PM
5	community college, dual enrollment, and local schools	7/23/2014 6:07 PM
6	Scholarships	7/23/2014 3:59 PM
7	sports scholarships, find private scholarships to apply for	7/23/2014 3:55 PM
8	Invest to offset costs.	7/23/2014 3:38 PM
9	both of us are professors. We have tuition remission at a number of institutions.	7/23/2014 3:35 PM
10	save	7/23/2014 3:32 PM

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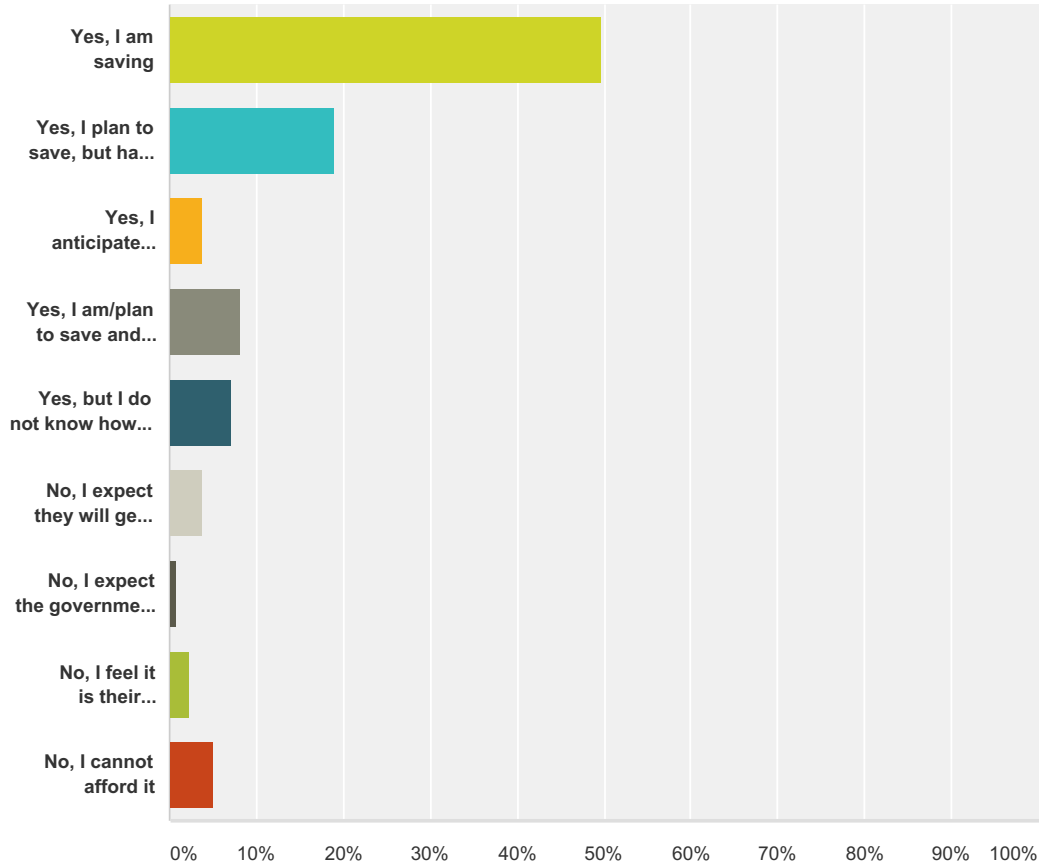
11	Preparing now. Dave Ramsey	7/23/2014 1:56 PM
12	none	7/23/2014 12:36 PM
13	Start saving early (from their birth)	7/23/2014 11:35 AM
14	tuition reimbursement from parent's job	7/23/2014 11:13 AM
15	scholarships and grants	7/22/2014 8:31 PM
16	Nothing	7/22/2014 4:57 PM
17	Don't know yet	7/22/2014 4:06 PM
18	Obtain ACADEMIC SCHOLARSHIP	7/22/2014 3:13 PM
19	start saving \$ asap	7/22/2014 2:50 PM
20	dont no yet	7/22/2014 2:41 PM
21	Work at a college with tuition benefit	7/22/2014 2:41 PM
22	My wife and I both went on full scholarships. Hopefully our daughters will too.	7/22/2014 2:36 PM
23	Post secondary	7/22/2014 2:18 PM
24	Scholarships	7/22/2014 2:04 PM
25	We are saving money separately	7/22/2014 1:45 PM
26	Have not started	7/22/2014 1:43 PM
27	Started savings account when they was born	7/22/2014 1:42 PM
28	He is too young for this question	7/22/2014 1:26 PM
29	Let her study hard to earn a scholarship and we are saving some money for her college too.	7/22/2014 1:16 PM
30	none yet	7/22/2014 12:49 PM
31	Pray we win lotto	7/22/2014 12:48 PM
32	Not applicable	7/22/2014 12:45 PM
33	n/a	7/22/2014 12:36 PM
34	WE DON'T YET	7/22/2014 12:36 PM
35	NA	7/22/2014 12:25 PM
36	saving up for college	7/22/2014 11:37 AM
37	Great GPA, pick a college that solicits her like her brother did.	7/22/2014 10:17 AM
38	dont go	7/22/2014 9:32 AM
39	NA	7/22/2014 9:11 AM
40	A+ program	7/22/2014 8:36 AM
41	Not sure yet	7/22/2014 8:19 AM
42	Husband teaches at a college: reduce or free costs	7/22/2014 8:12 AM
43	not sure children are still young	7/22/2014 7:17 AM
44	Save while they are young	7/22/2014 3:31 AM
45	good grades sclarships	7/22/2014 12:03 AM
46	do not know	7/21/2014 11:13 PM
47	no strategy yet	7/21/2014 11:11 PM
48	n/a	7/21/2014 11:02 PM
49	na	7/21/2014 10:58 PM
50	n/a	7/21/2014 10:42 PM
51	Scholarship through athletics	7/21/2014 10:38 PM

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52	none yet	7/21/2014 9:54 PM
53	savings amd scholarships	7/21/2014 9:53 PM
54	Work for a Private University and get Tuition Remission	7/21/2014 8:58 PM
55	Schlorships for the gifted	7/21/2014 8:45 PM
56	none	7/21/2014 8:28 PM
57	have not thought about it yet	7/21/2014 8:15 PM
58	Saving money now	7/21/2014 8:09 PM
59	don't	7/21/2014 7:57 PM
60	Pray he gets a scholarship	7/21/2014 7:56 PM
61	Work to obtain scholarships.	7/21/2014 7:55 PM
62	nothing	7/21/2014 7:44 PM

Q17 Do you plan to help fund your child/children's college education? (Select One)

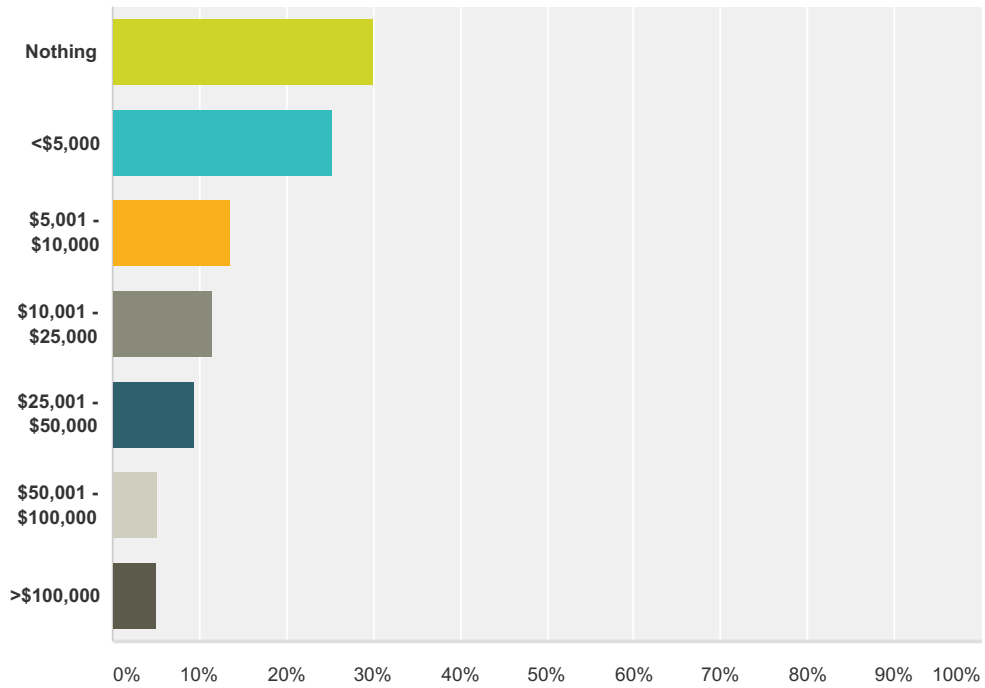
Answered: 834 Skipped: 2,666



Answer Choices	Responses
Yes, I am saving	49.76% 415
Yes, I plan to save, but have not yet started	19.06% 159
Yes, I anticipate taking out loans	3.84% 32
Yes, I am/plan to save and anticipate taking out loans	8.15% 68
Yes, but I do not know how I am going to pay	7.19% 60
No, I expect they will get scholarships	3.84% 32
No, I expect the government to help me	0.84% 7
No, I feel it is their responsibility	2.28% 19
No, I cannot afford it	5.04% 42
Total	834

Q18 How much have you saved for your children's college education (per child)?

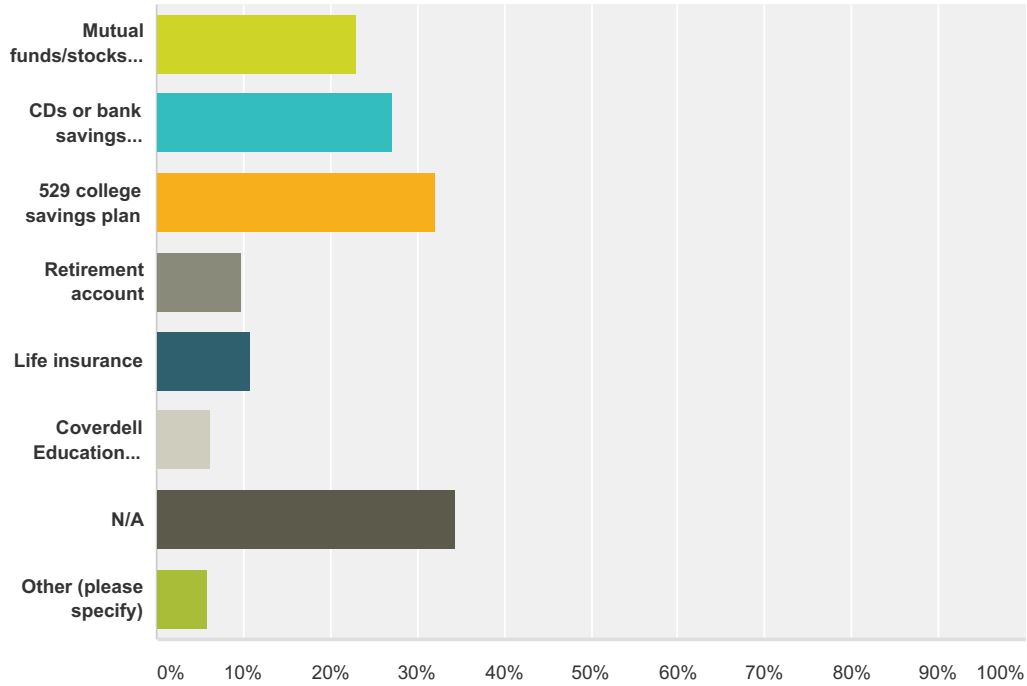
Answered: 834 Skipped: 2,666



Answer Choices	Responses	Count
Nothing	29.98%	250
<\$5,000	25.30%	211
\$5,001 - \$10,000	13.55%	113
\$10,001 - \$25,000	11.51%	96
\$25,001 - \$50,000	9.47%	79
\$50,001 - \$100,000	5.28%	44
>\$100,000	4.92%	41
Total		834

Q19 If you are saving for college, what vehicles are you using? (Check all that apply)

Answered: 834 Skipped: 2,666



Answer Choices	Responses
Mutual funds/stocks/bonds - outside of a 529 plan	23.02% 192
CDs or bank savings accounts - outside of a 529 plan	27.10% 226
529 college savings plan	32.13% 268
Retirement account	9.83% 82
Life insurance	10.79% 90
Coverdell Education Savings Account	6.35% 53
N/A	34.53% 288
Other (please specify)	5.76% 48
Total Respondents: 834	

#	Other (please specify)	Date
1	basic savings account	7/25/2014 2:54 PM
2	Been saving ever since I graduated university myself- financial planning	7/24/2014 12:54 PM
3	savings account	7/24/2014 9:11 AM
4	U promise	7/23/2014 8:14 PM
5	Educational IRA, not sure if it is a 529 or not	7/23/2014 6:58 PM

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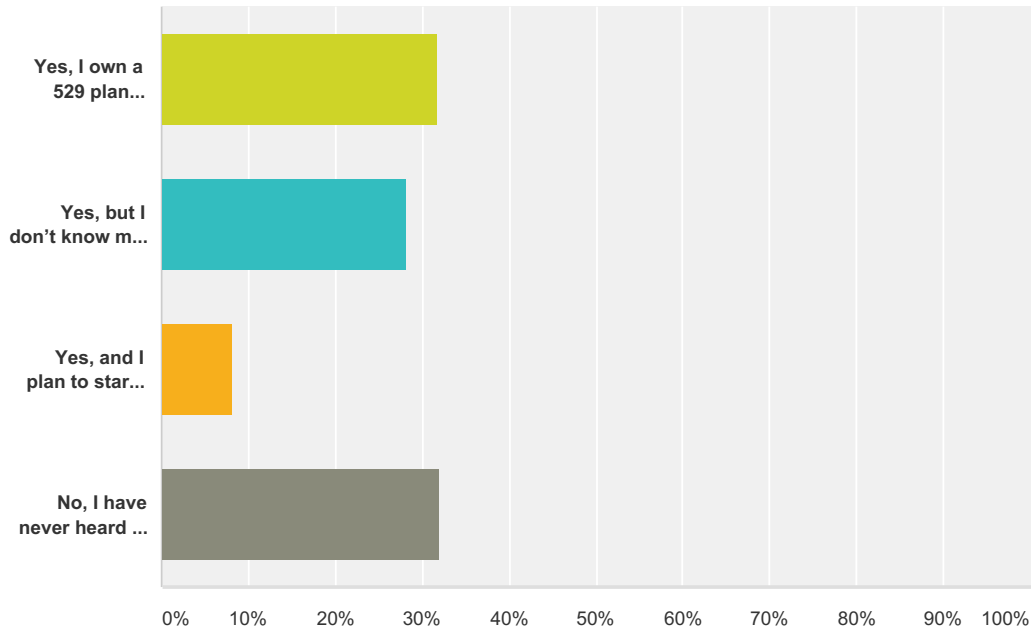
6	prepaid plan	7/23/2014 6:03 PM
7	Regular savings account.	7/23/2014 4:42 PM
8	Bank of Grandpa	7/23/2014 3:43 PM
9	Florida prepaid program	7/23/2014 3:32 PM
10	Savings Account	7/23/2014 3:31 PM
11	Working on our baby steps before focusing on saving for college...becoming debt free and saving up an emergency fund	7/23/2014 1:56 PM
12	savings	7/22/2014 10:00 PM
13	Savings account	7/22/2014 4:57 PM
14	bank account	7/22/2014 4:26 PM
15	Savings account	7/22/2014 4:06 PM
16	roth IRA	7/22/2014 3:24 PM
17	Savings account	7/22/2014 2:57 PM
18	none. i am walking	7/22/2014 2:41 PM
19	Savings account	7/22/2014 2:36 PM
20	savings account	7/22/2014 2:33 PM
21	savings account	7/22/2014 2:19 PM
22	UTMA	7/22/2014 1:45 PM
23	Savings accounts	7/22/2014 1:42 PM
24	Piggy bank	7/22/2014 1:16 PM
25	savings bonds	7/22/2014 12:47 PM
26	regular set aside savings account	7/22/2014 12:38 PM
27	Private savings account	7/22/2014 11:17 AM
28	Regular savings account	7/22/2014 11:07 AM
29	money	7/22/2014 10:15 AM
30	Faith in Christ Jesus, Personal investments	7/22/2014 10:05 AM
31	income earned	7/22/2014 9:53 AM
32	Transferring GI bill	7/22/2014 9:31 AM
33	Regular saving at credit union	7/22/2014 8:19 AM
34	Grandparents	7/22/2014 8:12 AM
35	college savings plan	7/22/2014 8:11 AM
36	Real estate investments	7/22/2014 7:03 AM
37	Rolling over my military GI BILL.	7/22/2014 5:36 AM
38	savings account	7/22/2014 3:09 AM
39	Ky telco	7/22/2014 12:54 AM
40	prefer not to answer	7/21/2014 10:42 PM
41	money	7/21/2014 10:35 PM
42	Just a typical children savings account	7/21/2014 9:26 PM
43	savings account	7/21/2014 9:26 PM
44	Bank Student Savings Account	7/21/2014 8:58 PM
45	Prepaid College Plan	7/21/2014 8:31 PM

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46	stocks	7/21/2014 8:25 PM
47	Savings account	7/21/2014 8:18 PM
48	plain savings account	7/21/2014 8:00 PM

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

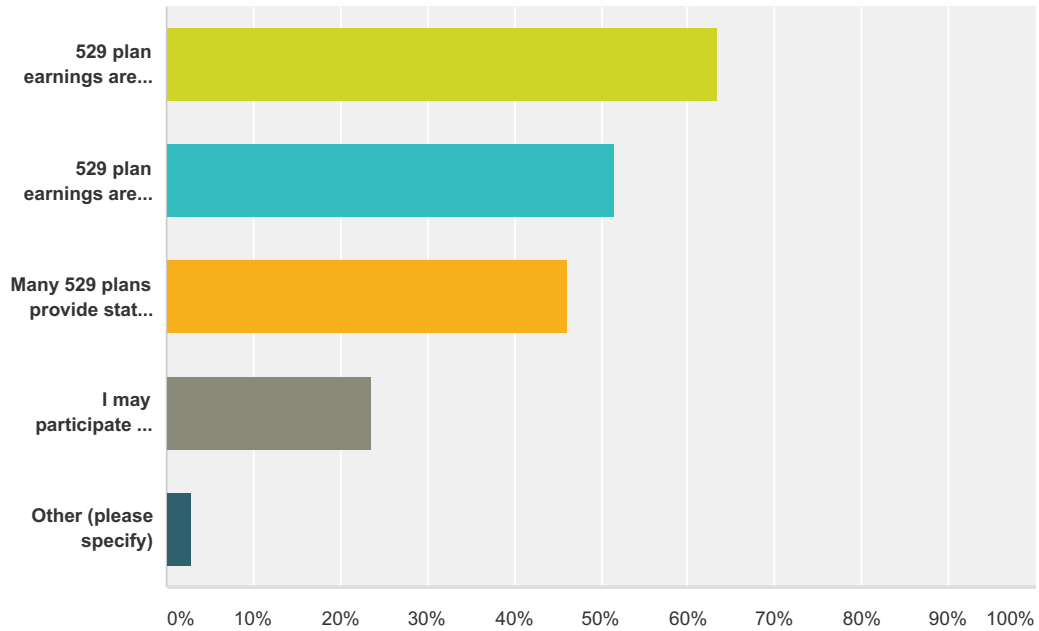
Answered: 834 Skipped: 2,666



Answer Choices	Responses	
Yes, I own a 529 plan account	31.65%	264
Yes, but I don't know much about them	28.18%	235
Yes, and I plan to start one soon	8.15%	68
No, I have never heard of them	32.01%	267
Total		834

Q21 What do you know about 529s?

Answered: 547 Skipped: 2,953



Answer Choices	Responses
529 plan earnings are free from federal taxes	63.44% 347
529 plan earnings are free from state tax	51.55% 282
Many 529 plans provide state income tax deductions or credits	46.07% 252
I may participate in any state's 529 plan	23.58% 129
Other (please specify)	2.93% 16
Total Respondents: 547	

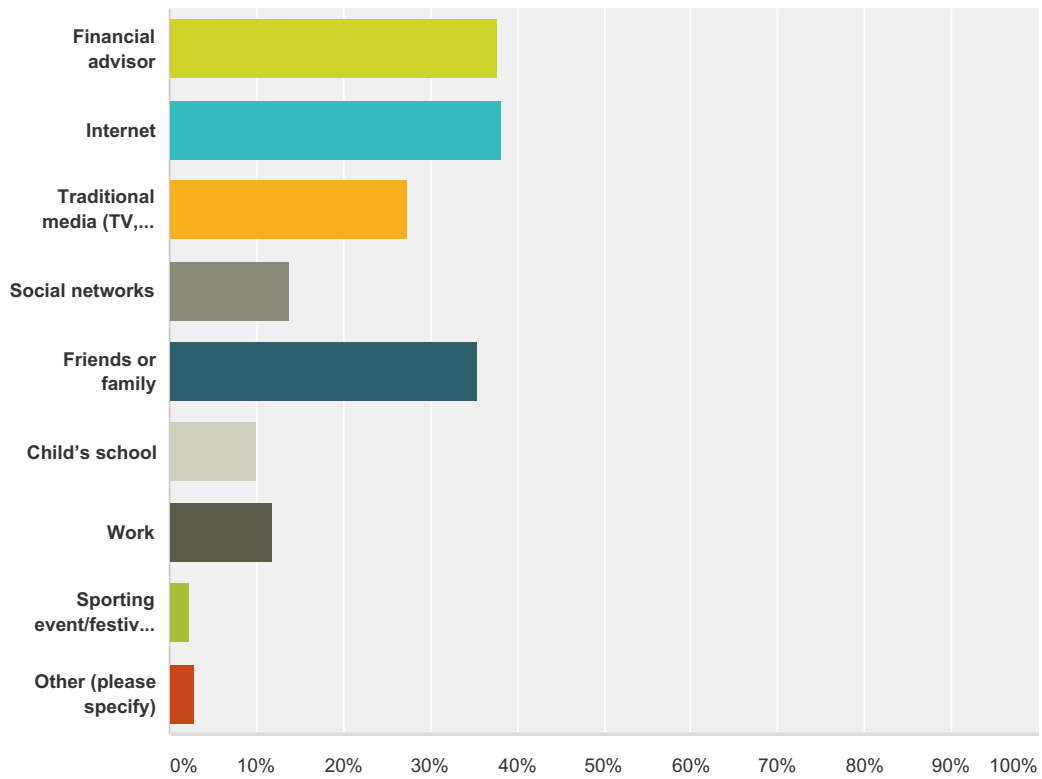
#	Other (please specify)	Date
1	Tax deferred, distributions are Federally tax free	7/24/2014 5:34 PM
2	not much	7/23/2014 3:56 PM
3	don't know details	7/23/2014 12:38 PM
4	na	7/23/2014 5:00 AM
5	don't know	7/22/2014 9:34 PM
6	not much at all	7/22/2014 1:08 PM
7	I am not sure	7/22/2014 12:45 PM
8	i don't know about 529 plan	7/22/2014 11:40 AM
9	don't know much of 529s	7/22/2014 11:15 AM
10	none	7/22/2014 9:16 AM
11	Nothing	7/22/2014 12:56 AM
12	na	7/21/2014 11:31 PM

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13	If you have a 529 plan you will be turned down for state and federal aid for college	7/21/2014 11:25 PM
14	That it's for college	7/21/2014 10:41 PM
15	it's all bs that lets colleges inflate their prices.	7/21/2014 10:37 PM
16	money saved that is not protected by the bank.	7/21/2014 10:31 PM

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

Answered: 554 Skipped: 2,946



Answer Choices	Responses
Financial advisor	37.73% 209
Internet	38.27% 212
Traditional media (TV, radio, newspaper)	27.26% 151
Social networks	13.72% 76
Friends or family	35.56% 197
Child's school	10.11% 56
Work	11.91% 66
Sporting event/festival/other event	2.35% 13
Other (please specify)	2.89% 16
Total Respondents: 554	

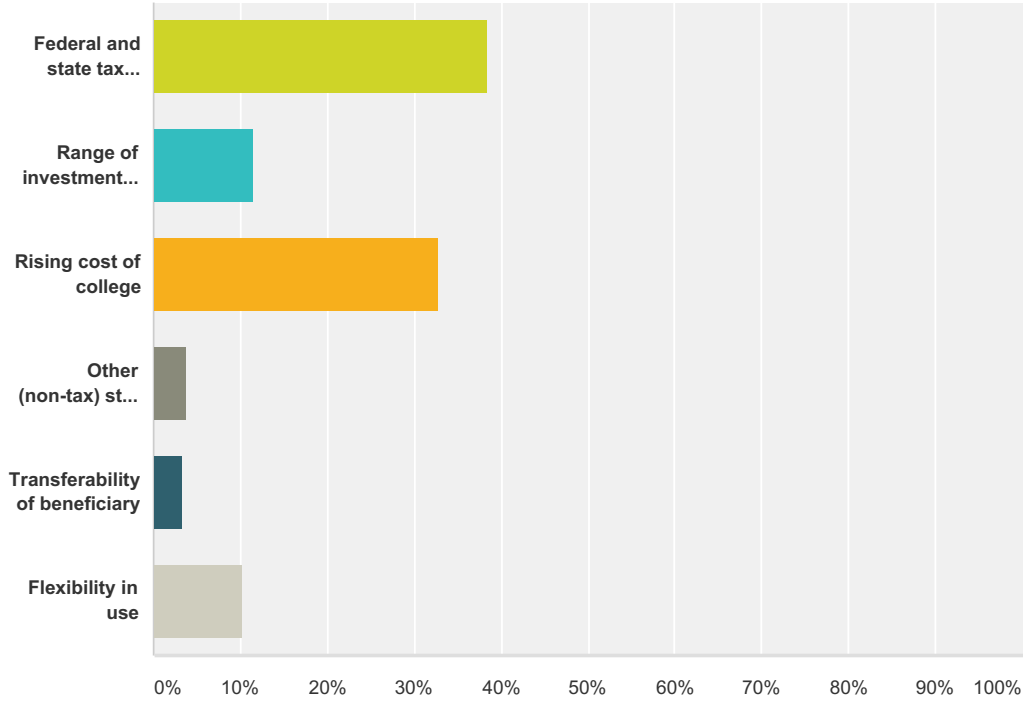
#	Other (please specify)	Date
1	pa treasury direct mail	7/25/2014 9:08 AM
2	Tax man	7/24/2014 10:41 PM
3	Mail	7/24/2014 5:46 PM

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4	I am a financial advisor	7/23/2014 5:06 PM
5	employer	7/23/2014 3:33 PM
6	My bank offers them.	7/23/2014 9:06 AM
7	Husband is in banking	7/22/2014 9:18 PM
8	media	7/22/2014 2:00 PM
9	not much at all	7/22/2014 1:08 PM
10	Pediatrician	7/22/2014 12:47 PM
11	It was a suggestion and recommendation from my brother	7/22/2014 10:50 AM
12	newspaper	7/22/2014 10:17 AM
13	colleges	7/22/2014 9:27 AM
14	grandparents have one for child	7/22/2014 9:23 AM
15	na	7/21/2014 11:31 PM
16	Florida Prepaid College Plan	7/21/2014 8:33 PM

Q23 If you are saving in a 529 college savings plan, what is the main reason you save in a 529 college savings plan?

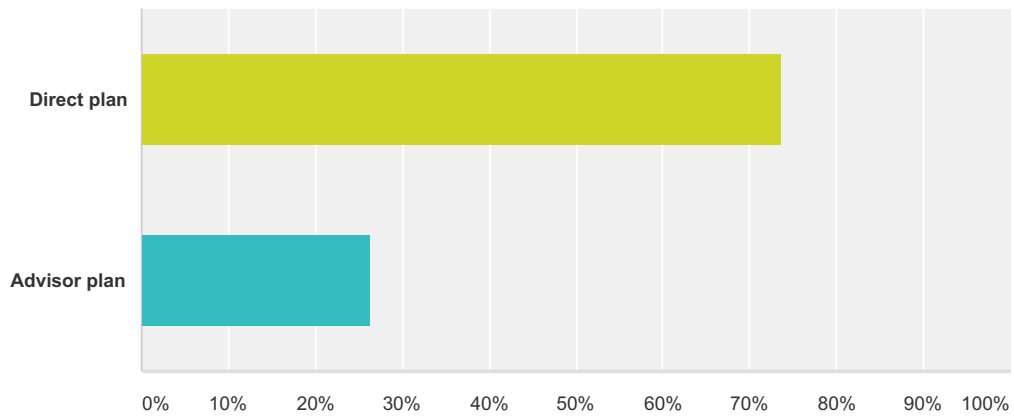
Answered: 458 Skipped: 3,042



Answer Choices	Responses
Federal and state tax benefits	38.43% 176
Range of investment options	11.57% 53
Rising cost of college	32.75% 150
Other (non-tax) state benefits (scholarships, matching grants)	3.71% 17
Transferability of beneficiary	3.28% 15
Flexibility in use	10.26% 47
Total	458

Q24 If you use a 529 college savings plan, what kind of plan do you use?

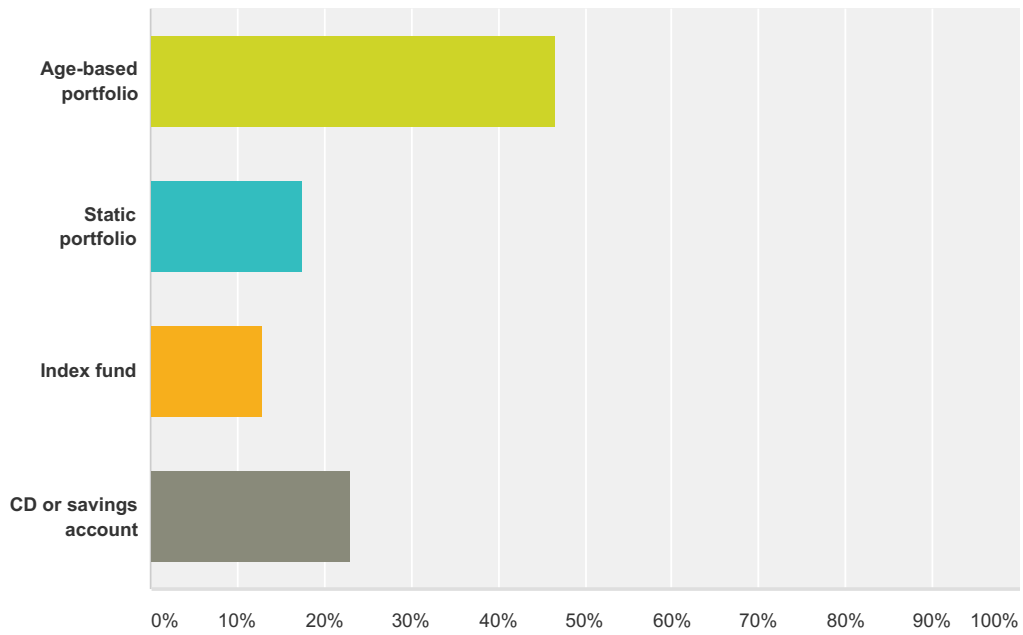
Answered: 430 Skipped: 3,070



Answer Choices	Responses
Direct plan	73.72% 317
Advisor plan	26.28% 113
Total	430

Q25 If you are saving in a 529 plan, what primary investment option are you using?

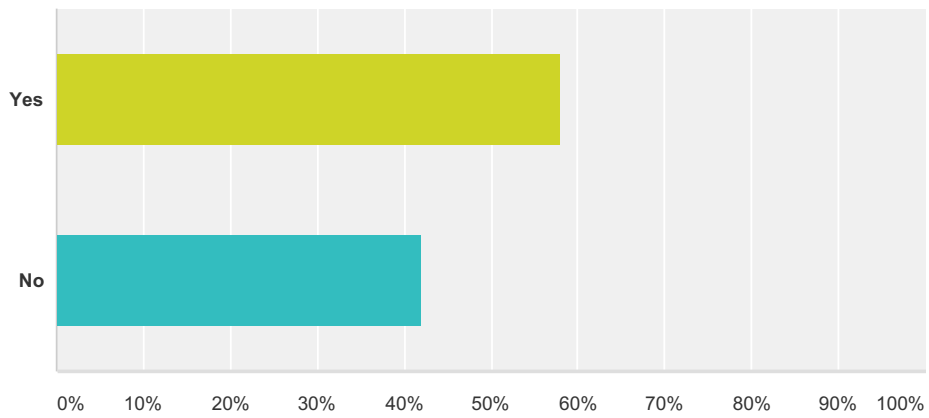
Answered: 433 Skipped: 3,067



Answer Choices	Responses
Age-based portfolio	46.65% 202
Static portfolio	17.55% 76
Index fund	12.93% 56
CD or savings account	22.86% 99
Total	433

Q26 Are you using the 529 plan in your home state?

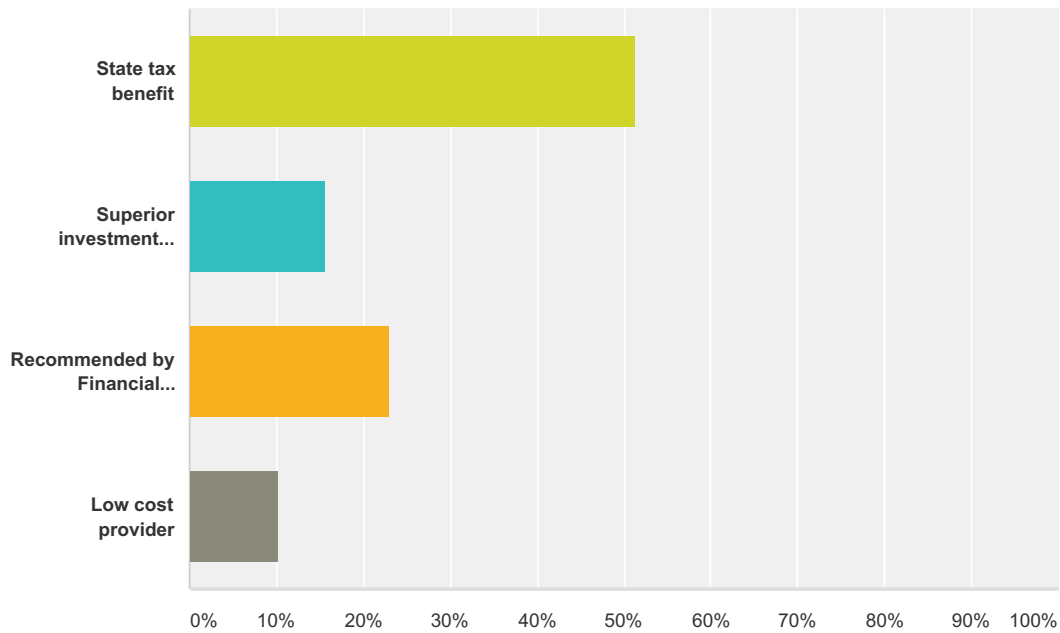
Answered: 564 Skipped: 2,936



Answer Choices	Responses	
Yes	57.98%	327
No	42.02%	237
Total		564

Q27 Why are you using the 529 plan in your home state?

Answered: 314 Skipped: 3,186

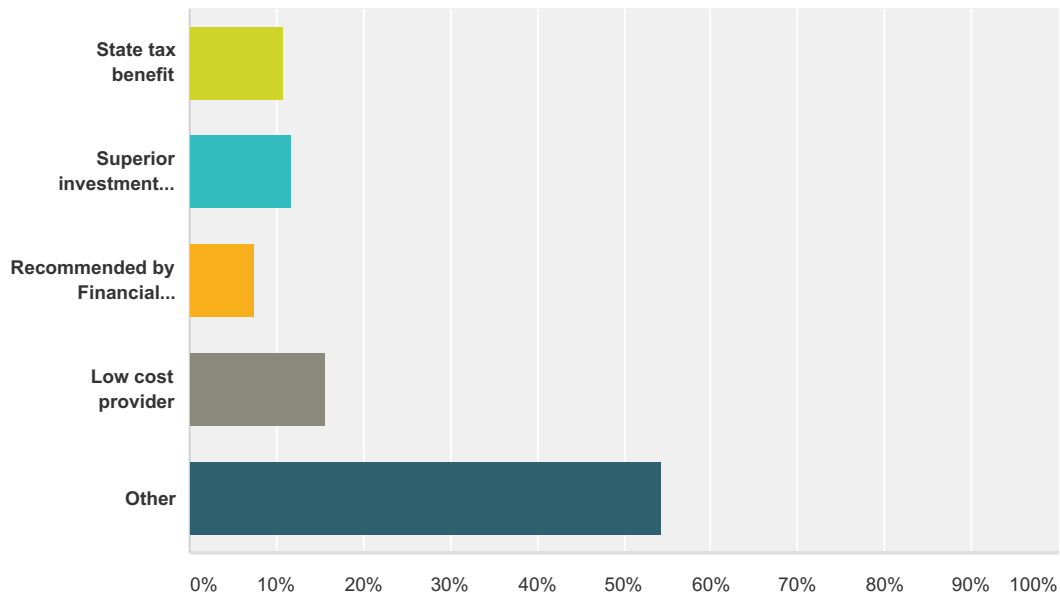


Answer Choices	Responses
State tax benefit	51.27% 161
Superior investment performance	15.61% 49
Recommended by Financial Advisor	22.93% 72
Low cost provider	10.19% 32
Total	314

#	Other (please specify)	Date
1	To help save for college for our daughter.	7/23/2014 12:32 AM
2	Used to be state tax benefit which has now been rescinded	7/22/2014 2:06 PM
3	I will be using it when we open one	7/22/2014 1:27 PM
4	because i live here	7/22/2014 8:12 AM
5	no	7/22/2014 12:57 AM
6	n/a	7/21/2014 10:43 PM
7	This is where I live and where my child will probably attend college	7/21/2014 8:33 PM

Q28 Why are you not using the 529 plan in your home state?

Answered: 212 Skipped: 3,288



Answer Choices	Responses
State tax benefit	10.85% 23
Superior investment performance	11.79% 25
Recommended by Financial Advisor	7.55% 16
Low cost provider	15.57% 33
Other	54.25% 115
Total	212

#	(please specify)	Date
1	don't have 529 yet	7/25/2014 2:55 PM
2	Children still young and we are investing privately	7/25/2014 12:59 PM
3	Just haven't look into it	7/25/2014 1:39 AM
4	have not looked into it yet	7/24/2014 5:05 PM
5	No money to save	7/24/2014 2:32 PM
6	setup in other state and moved	7/24/2014 1:18 PM
7	We don't have a 529 plan	7/24/2014 1:05 PM
8	Been advised against	7/24/2014 12:55 PM
9	not ready	7/24/2014 9:20 AM
10	Don't have one.	7/24/2014 2:03 AM
11	like the other investments I use	7/23/2014 8:34 PM
12	Other savings	7/23/2014 7:50 PM

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13	haven't started one yet	7/23/2014 7:18 PM
14	not currently using one	7/23/2014 6:04 PM
15	my state has no state income tax	7/23/2014 5:06 PM
16	Haven't started one yet	7/23/2014 4:59 PM
17	just did not get around to investing in it	7/23/2014 3:58 PM
18	n/a	7/23/2014 3:57 PM
19	don't need to	7/23/2014 3:44 PM
20	not sure	7/23/2014 3:40 PM
21	i don't have a 529 plan currently	7/23/2014 3:34 PM
22	not using one yet	7/23/2014 3:33 PM
23	Prepaid is guaranteed	7/23/2014 3:33 PM
24	I don't have one yet	7/23/2014 3:31 PM
25	Have not enrolled yet	7/23/2014 2:49 PM
26	don't have one	7/23/2014 1:51 PM
27	not using one at ll	7/23/2014 1:31 PM
28	don't know what state my son will go to	7/23/2014 12:39 PM
29	don't plan on child attending college instate	7/23/2014 11:05 AM
30	haven't thought about it	7/23/2014 11:00 AM
31	I was but then we moved to a different state and I just left it there	7/23/2014 9:49 AM
32	just haven't set one up	7/23/2014 9:06 AM
33	Paying off house first	7/23/2014 7:10 AM
34	na	7/23/2014 5:00 AM
35	I don't have one	7/23/2014 1:23 AM
36	don't have the finances	7/23/2014 12:02 AM
37	Haven't started	7/22/2014 10:35 PM
38	Can't afford it	7/22/2014 10:06 PM
39	Have not started an account yet	7/22/2014 8:32 PM
40	dont trust n.y. with my money	7/22/2014 8:16 PM
41	Haven't started one yet.	7/22/2014 7:30 PM
42	Have not started saving	7/22/2014 4:21 PM
43	moved to a different state after setting it up in home state	7/22/2014 4:17 PM
44	We are not using any 529	7/22/2014 4:03 PM
45	do not have one yet	7/22/2014 2:57 PM
46	Would prefer to use money invested in retirement	7/22/2014 2:42 PM
47	I don't have a plan	7/22/2014 2:37 PM
48	use savings account	7/22/2014 2:15 PM
49	We do use it	7/22/2014 2:06 PM
50	i am poor	7/22/2014 2:00 PM
51	I dont have one	7/22/2014 1:30 PM
52	see 26.	7/22/2014 1:27 PM
53	na	7/22/2014 1:26 PM

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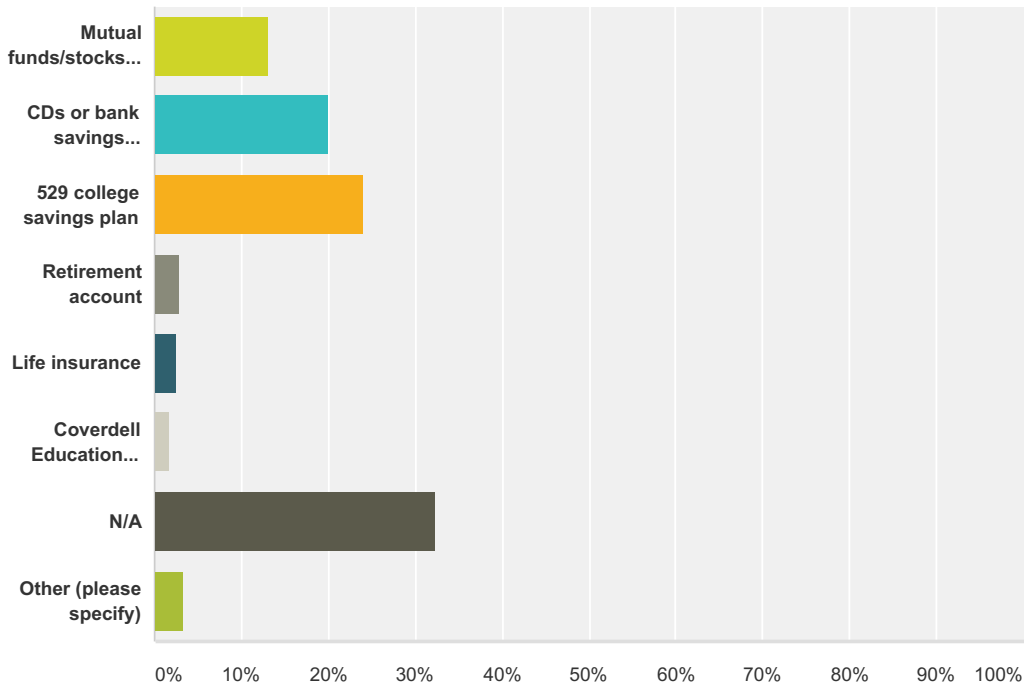
54	have not started getting info	7/22/2014 1:09 PM
55	I don't have a 529 at all.	7/22/2014 1:08 PM
56	Not using any right now.	7/22/2014 12:55 PM
57	have not researched it yet	7/22/2014 12:49 PM
58	Stupidity	7/22/2014 12:49 PM
59	not sure	7/22/2014 12:45 PM
60	not able to at this time	7/22/2014 12:33 PM
61	i dont have a plan	7/22/2014 12:20 PM
62	i'm not paying for my kids collgege	7/22/2014 12:16 PM
63	not using yet	7/22/2014 12:09 PM
64	dont know	7/22/2014 12:00 PM
65	credit card option to add funds to account	7/22/2014 11:59 AM
66	Not enough information about it yet	7/22/2014 11:53 AM
67	NA	7/22/2014 11:32 AM
68	don't know much of 529 to consider	7/22/2014 11:15 AM
69	can't afford to save money	7/22/2014 10:53 AM
70	recently moved to state	7/22/2014 10:53 AM
71	never thought of doing so	7/22/2014 10:51 AM
72	I don't believe it is wise to invest money in this economy right now.	7/22/2014 10:48 AM
73	Just moved here	7/22/2014 10:48 AM
74	It will limit how much FinAid schools give her	7/22/2014 10:18 AM
75	I am not using any 529 plan	7/22/2014 10:15 AM
76	I have not opened a 529 yet	7/22/2014 9:59 AM
77	Penalty if kid doesn't go to school	7/22/2014 9:49 AM
78	Have the GI bill and going to transfer it to our child	7/22/2014 9:32 AM
79	im not using one at all	7/22/2014 9:27 AM
80	parents are doing it	7/22/2014 9:23 AM
81	Not using a 529 plan at all	7/22/2014 9:22 AM
82	no money to add to it	7/22/2014 9:14 AM
83	Not started yet	7/22/2014 9:04 AM
84	I haven't started a 529 yet. I am using the Coverdell now.	7/22/2014 8:49 AM
85	not doing one	7/22/2014 8:41 AM
86	I am not using any 529 plan	7/22/2014 8:28 AM
87	dont have a 529 plan	7/22/2014 8:22 AM
88	i am	7/22/2014 8:13 AM
89	I dont have one	7/22/2014 7:46 AM
90	I don't have a plan yet, but if I do I'll probably use one in my state.	7/22/2014 7:33 AM
91	other	7/22/2014 7:31 AM
92	cannot afford right now	7/22/2014 7:19 AM
93	No money to put into the plan.	7/22/2014 6:36 AM
94	cannot afford	7/22/2014 5:06 AM

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95	can't afford to save right now	7/22/2014 4:47 AM
96	not heard of it	7/22/2014 3:35 AM
97	Do not know enough about them	7/22/2014 3:27 AM
98	Not using any 529	7/22/2014 12:28 AM
99	dk what one is	7/21/2014 11:31 PM
100	kids can pay their own way, I did	7/21/2014 11:25 PM
101	If you don't us the 529 plan you lose it.	7/21/2014 11:16 PM
102	Not using any 529 plan	7/21/2014 10:50 PM
103	n/a	7/21/2014 10:43 PM
104	I don't have the money	7/21/2014 10:41 PM
105	your questions don't make sense	7/21/2014 10:38 PM
106	not using a 529 plan	7/21/2014 10:37 PM
107	do not have the money	7/21/2014 10:20 PM
108	No extra money	7/21/2014 9:10 PM
109	Not ready yet	7/21/2014 8:55 PM
110	not using one	7/21/2014 8:49 PM
111	No funds	7/21/2014 8:46 PM
112	Haven't opened 529	7/21/2014 8:29 PM
113	i don't know too much about them	7/21/2014 8:13 PM
114	not using any 529	7/21/2014 8:01 PM

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

Answered: 822 Skipped: 2,678



Answer Choices	Responses
Mutual funds/stocks/bonds - outside of a 529 plan	13.14% 108
CDs or bank savings accounts - outside of a 529 plan	20.07% 165
529 college savings plan	24.09% 198
Retirement account	2.92% 24
Life insurance	2.43% 20
Coverdell Education Savings Account	1.70% 14
N/A	32.36% 266
Other (please specify)	3.28% 27
Total	822

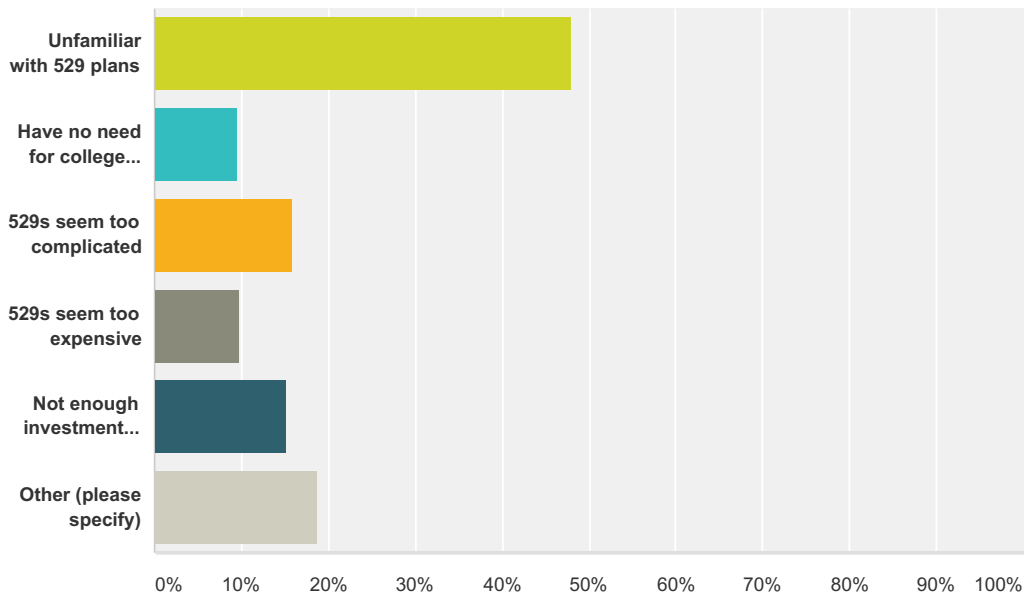
#	Other (please specify)	Date
1	Educational IRA not sure if it is a 529	7/23/2014 7:00 PM
2	fl prepaid	7/23/2014 6:05 PM
3	Band of Grandpa	7/23/2014 3:45 PM
4	Florida prepaid	7/23/2014 3:35 PM
5	Savings account	7/23/2014 3:33 PM
6	savings	7/22/2014 10:00 PM

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7	Savings account	7/22/2014 4:07 PM
8	roth ira	7/22/2014 3:43 PM
9	Savings account	7/22/2014 2:38 PM
10	savings	7/22/2014 2:36 PM
11	savings account	7/22/2014 2:20 PM
12	childs smarts	7/22/2014 2:01 PM
13	UTMA	7/22/2014 1:46 PM
14	Savings accounts	7/22/2014 1:43 PM
15	Piggy bank	7/22/2014 1:17 PM
16	set aside account	7/22/2014 12:39 PM
17	Regular savings account	7/22/2014 11:07 AM
18	I set aside cash on a monthly basis.	7/22/2014 10:49 AM
19	money	7/22/2014 10:16 AM
20	Transferring GI bill to child	7/22/2014 9:33 AM
21	already answered this question	7/22/2014 8:12 AM
22	Rolling over my military GI Bill	7/22/2014 5:37 AM
23	savings account	7/22/2014 3:11 AM
24	Scholarships and financial aid.	7/21/2014 11:27 PM
25	prefer not to answer	7/21/2014 10:44 PM
26	cash	7/21/2014 10:41 PM
27	Private bank education savings account	7/21/2014 9:00 PM

Q30 If you are not currently saving for college in a 529 plan, why not?

Answered: 647 Skipped: 2,853



Answer Choices	Responses
Unfamiliar with 529 plans	48.07% 311
Have no need for college savings	9.58% 62
529s seem too complicated	15.77% 102
529s seem too expensive	9.89% 64
Not enough investment options	15.15% 98
Other (please specify)	18.86% 122
Total Respondents: 647	

#	Other (please specify)	Date
1	I m currently saving for college in a 529 plan.	7/25/2014 5:39 PM
2	I am	7/25/2014 1:40 PM
3	I am using the 529 Plans	7/25/2014 1:23 AM
4	have not looked into it yet	7/24/2014 5:17 PM
5	already have one	7/24/2014 3:48 PM
6	I am in a 539 plan	7/24/2014 3:23 PM
7	Not enough money to save	7/24/2014 2:32 PM
8	I am saving enough without it	7/24/2014 1:50 PM
9	Been doing my own	7/24/2014 12:56 PM
10	i am	7/24/2014 9:56 AM
11	am using	7/24/2014 9:12 AM

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12	NO EXTRA MONEY TO SAVE	7/24/2014 6:35 AM
13	N/a	7/23/2014 10:31 PM
14	nothing	7/23/2014 10:23 PM
15	I am using a 529 plan	7/23/2014 10:08 PM
16	havent had that as a priority yet	7/23/2014 9:08 PM
17	I like my current investment strategy	7/23/2014 8:34 PM
18	lam	7/23/2014 8:16 PM
19	Other savings	7/23/2014 7:51 PM
20	just haven't gotten around to it	7/23/2014 7:18 PM
21	am saving	7/23/2014 7:17 PM
22	Not sure if the plan we have is a 529. We started it 6 years ago in Tennessee	7/23/2014 7:00 PM
23	we have a fl prepaid plan	7/23/2014 6:05 PM
24	I can afford to pay the costs from other investments	7/23/2014 5:07 PM
25	Child is only 5 weeks old	7/23/2014 5:00 PM
26	I am	7/23/2014 4:22 PM
27	no disposable income right now	7/23/2014 3:57 PM
28	We are	7/23/2014 3:57 PM
29	don't need to	7/23/2014 3:45 PM
30	I have not had my child yet.	7/23/2014 3:41 PM
31	we are	7/23/2014 3:36 PM
32	haven't got around to it yet - need to learn more	7/23/2014 3:33 PM
33	have it	7/23/2014 1:48 PM
34	just not interested and too many potential changes to them	7/23/2014 1:32 PM
35	I prefer my other investment vehicles.	7/23/2014 12:51 PM
36	Na	7/23/2014 9:22 AM
37	No extra money right now to contribute	7/23/2014 9:07 AM
38	Paying off house first. Building excess funds in stocks and bonds on the side, and will rebalance with 529 later this year.	7/23/2014 7:14 AM
39	I am saving with 529	7/22/2014 11:20 PM
40	beginning to save using 529 CA	7/22/2014 9:59 PM
41	dont trust n.y	7/22/2014 8:18 PM
42	N/A	7/22/2014 7:27 PM
43	NO MONEY	7/22/2014 5:58 PM
44	plans limit where my child can go	7/22/2014 4:15 PM
45	Can't afford it on fixed income	7/22/2014 4:12 PM
46	Still paying alot for daycare	7/22/2014 3:40 PM
47	Can't save...	7/22/2014 3:29 PM
48	I have NO -NONE-money available after living expenses	7/22/2014 3:14 PM
49	No money to save right now	7/22/2014 2:58 PM
50	am using a 529	7/22/2014 2:52 PM
51	no money to save.	7/22/2014 2:40 PM

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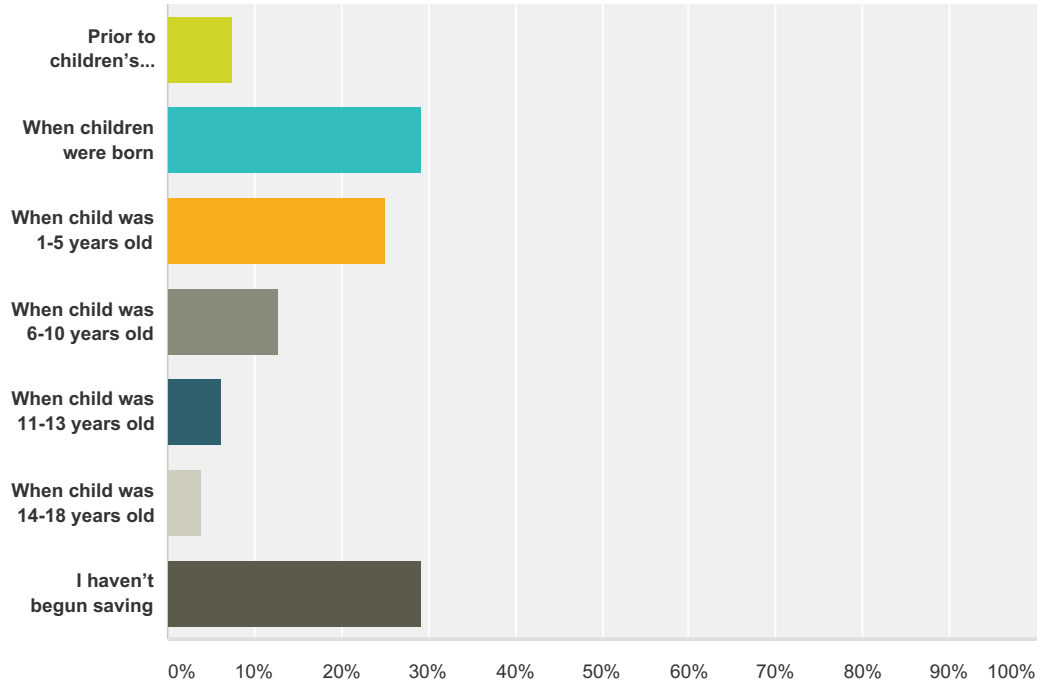
52	never heard of it	7/22/2014 2:39 PM
53	Not enough extra money	7/22/2014 2:33 PM
54	In process	7/22/2014 2:30 PM
55	Haven't yet started it	7/22/2014 2:21 PM
56	We do have one	7/22/2014 2:07 PM
57	I am poor.	7/22/2014 2:01 PM
58	I have not started.	7/22/2014 1:43 PM
59	Have not started saving	7/22/2014 1:31 PM
60	I'm taking part in the 529 plans	7/22/2014 1:29 PM
61	other strategies at this time.	7/22/2014 1:28 PM
62	can't afford to start saving right now. too much debt	7/22/2014 1:27 PM
63	Don't know what this is	7/22/2014 1:11 PM
64	Can't afford to save	7/22/2014 1:09 PM
65	none	7/22/2014 12:59 PM
66	Just haven't set it up yet. No extra money to put towards it.	7/22/2014 12:57 PM
67	Don't know how to get started.	7/22/2014 12:53 PM
68	i have one	7/22/2014 12:52 PM
69	Other financial responsibilities	7/22/2014 12:51 PM
70	Stupiditu	7/22/2014 12:49 PM
71	Baby is 3 months old and have not discussed it with partner yet	7/22/2014 12:48 PM
72	na	7/22/2014 12:48 PM
73	Need to save more before opening one according to advisor	7/22/2014 12:42 PM
74	no money	7/22/2014 12:22 PM
75	i paid for my own college my kids can pay for theirs also	7/22/2014 12:17 PM
76	none	7/22/2014 12:17 PM
77	My child is only 5 months old	7/22/2014 11:37 AM
78	Not applicable	7/22/2014 10:54 AM
79	don't have enough money to save	7/22/2014 10:53 AM
80	Not enough information thus far	7/22/2014 10:51 AM
81	lack of funds	7/22/2014 10:27 AM
82	n/a	7/22/2014 10:21 AM
83	It will hamper her Financial Aid. She will get ample grants.	7/22/2014 10:18 AM
84	Haven't gotten around to i	7/22/2014 10:00 AM
85	Penalty for not attending school	7/22/2014 9:50 AM
86	Not enough money to keep account regular	7/22/2014 9:44 AM
87	because im broke after paying my bills	7/22/2014 9:28 AM
88	parents are doing it	7/22/2014 9:24 AM
89	n/a	7/22/2014 9:21 AM
90	NA	7/22/2014 9:12 AM
91	Cannot seem to find a banking institution to start it.	7/22/2014 9:05 AM

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92	My youngest child starts kindergarten in 3 years, and will be attending a private school. I want to have a certain number of years of her private school tuition in a readily accessible account for that, if we can't cash flow that tuition for some reason or other. While I hope to not use the coverdell until college, I want the option. Once I have x years of private school tuition in there, I'll switch to the 529.	7/22/2014 8:51 AM
93	I am	7/22/2014 8:13 AM
94	My daughter is 14months old so I just haven't gotten around to it yet.	7/22/2014 7:33 AM
95	just haven't started	7/22/2014 7:09 AM
96	No money.	7/22/2014 6:37 AM
97	not enough income to have savings	7/22/2014 5:07 AM
98	Can't afford to save	7/22/2014 4:48 AM
99	I don't know anything about 529 plan2	7/22/2014 4:03 AM
100	I am currently saving	7/22/2014 2:33 AM
101	no money to invest/save	7/22/2014 2:01 AM
102	no extra at this time I am going to college	7/22/2014 1:20 AM
103	N/A	7/22/2014 12:25 AM
104	Kids will get scholarships	7/21/2014 11:27 PM
105	Im poor	7/21/2014 11:25 PM
106	because 529 plans allow colleges to artificially raise their prices	7/21/2014 10:41 PM
107	currently saving in one	7/21/2014 10:37 PM
108	not enough money	7/21/2014 10:21 PM
109	other bills	7/21/2014 10:12 PM
110	N/A. I am using a 529.	7/21/2014 9:29 PM
111	No extra money	7/21/2014 9:11 PM
112	Never heard of it	7/21/2014 9:04 PM
113	Lack of extra funds	7/21/2014 8:57 PM
114	My baby is not even 3 weeks old yet.	7/21/2014 8:54 PM
115	N/A	7/21/2014 8:34 PM
116	no money at the moment	7/21/2014 8:33 PM
117	Child is still an infant and haven't explored all options	7/21/2014 8:30 PM
118	do not have any extra income	7/21/2014 8:16 PM
119	Not enough expendable income.	7/21/2014 8:12 PM
120	My child is a newborn.	7/21/2014 7:52 PM
121	na	7/21/2014 7:44 PM
122	n/a	7/21/2014 7:40 PM

Q31 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).

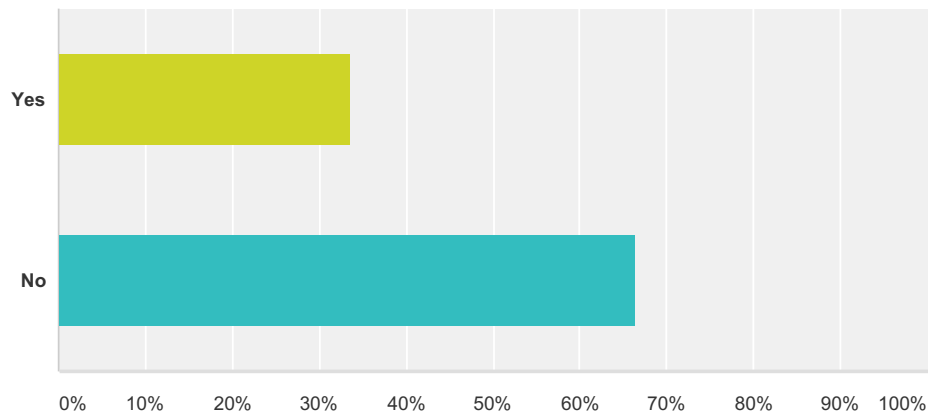
Answered: 822 Skipped: 2,678



Answer Choices	Responses	Count
Prior to children's birth	7.42%	61
When children were born	29.32%	241
When child was 1-5 years old	25.06%	206
When child was 6-10 years old	12.65%	104
When child was 11-13 years old	6.33%	52
When child was 14-18 years old	4.01%	33
I haven't begun saving	29.32%	241
Total Respondents: 822		

Q32 Do you know how much you'll need to save to fund college for your children?

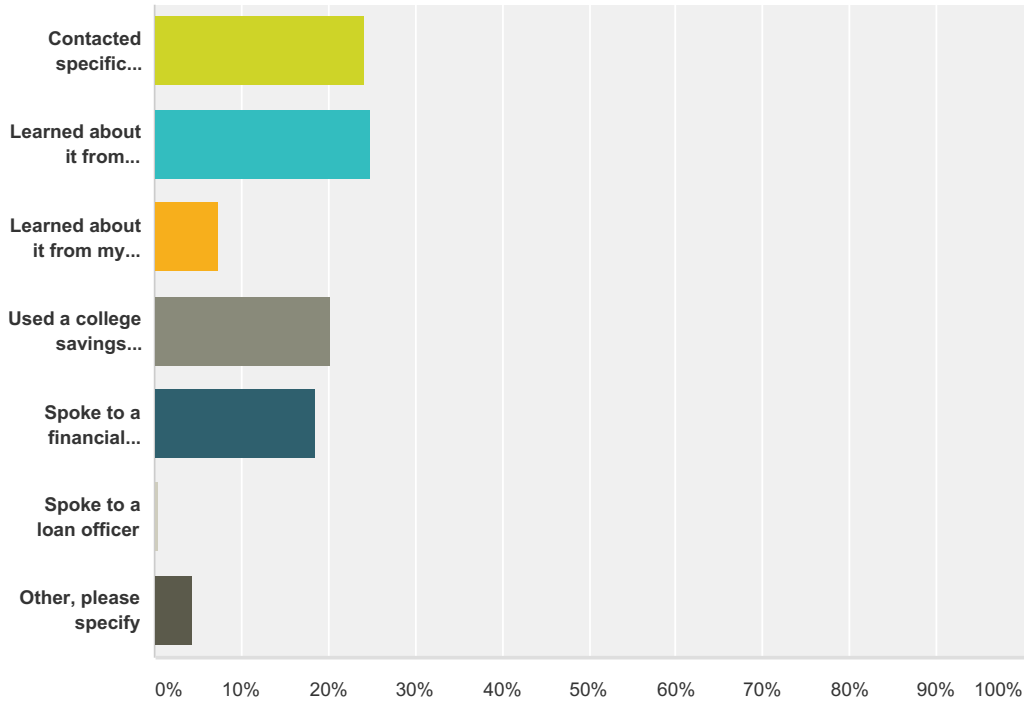
Answered: 822 Skipped: 2,678



Answer Choices	Responses	
Yes	33.58%	276
No	66.42%	546
Total		822

Q33 How did you determine the amount?

Answered: 273 Skipped: 3,227



Answer Choices	Responses	
Contacted specific colleges I have in mind	24.18%	66
Learned about it from articles, on the web, through TV programs	24.91%	68
Learned about it from my child/children's school	7.33%	20
Used a college savings calculator	20.15%	55
Spoke to a financial advisor	18.68%	51
Spoke to a loan officer	0.37%	1
Other, please specify	4.40%	12
Total		273

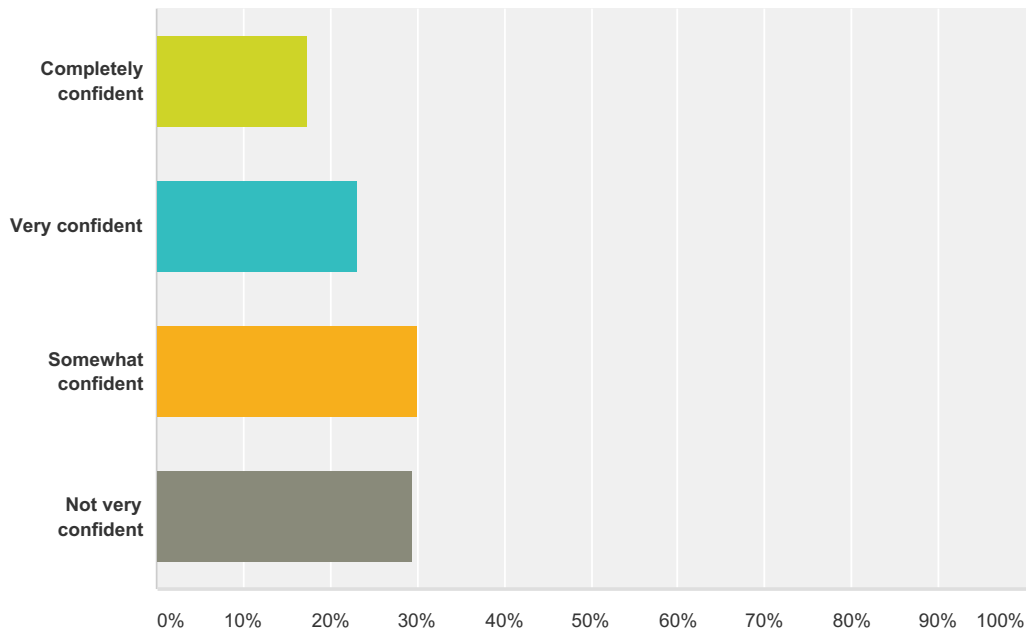
#	Other, please specify	Date
1	interpolated data from current costs, though if scholarships are available, may need less than saved money	7/24/2014 1:19 PM
2	General amount - plus a little extra	7/24/2014 12:56 PM
3	Common sense.	7/24/2014 2:04 AM
4	Calculated it myself based on experience	7/23/2014 2:50 PM
5	My wife and I have both attended college (undergrad, grad school, and my wife medical school) so we are well aware of the cost of school.	7/22/2014 2:38 PM
6	Combination of several listed above - thorough research	7/22/2014 2:07 PM
7	Previous scholar	7/22/2014 10:19 AM
8	previous experience have had children go through college	7/22/2014 9:17 AM

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9	know what I am paying now and expect the cost to go up	7/22/2014 1:21 AM
10	My college experience	7/21/2014 9:54 PM
11	From my own college costs.	7/21/2014 8:12 PM
12	I have looked into colleges for myself, so I know about what they cost.	7/21/2014 7:53 PM

Q34 How confident are you that you will reach your college savings goals?

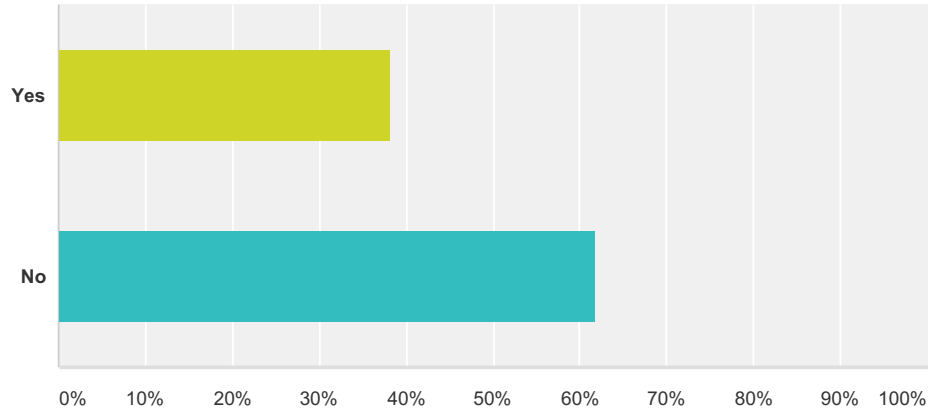
Answered: 821 Skipped: 2,679



Answer Choices	Responses	
Completely confident	17.30%	142
Very confident	23.26%	191
Somewhat confident	29.96%	246
Not very confident	29.48%	242
Total		821

Q35 Do you currently have an automatic monthly savings plan set up for college savings?

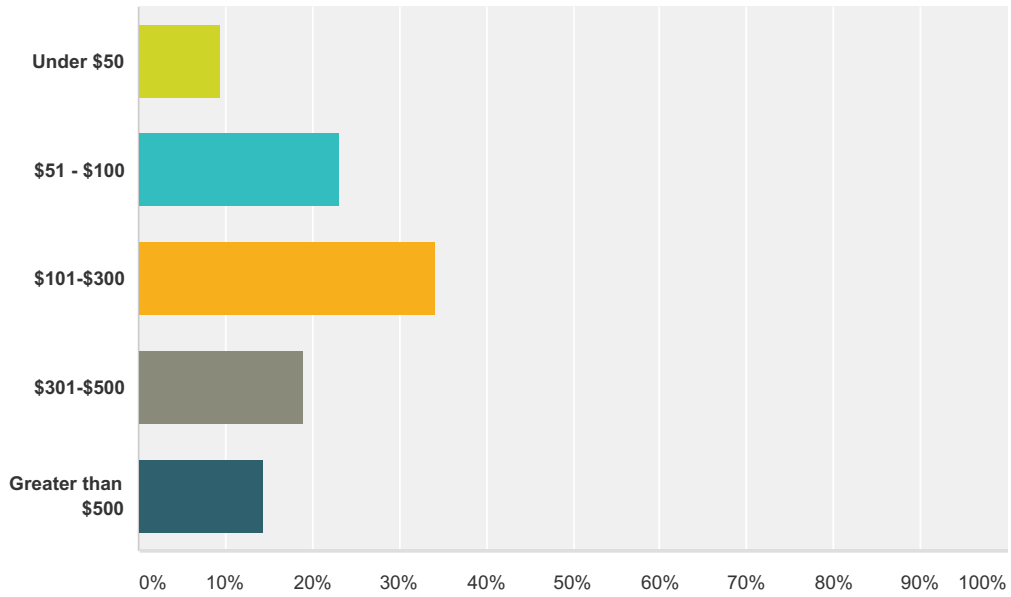
Answered: 821 Skipped: 2,679



Answer Choices	Responses
Yes	38.12% 313
No	61.88% 508
Total	821

Q36 How much do you save monthly?

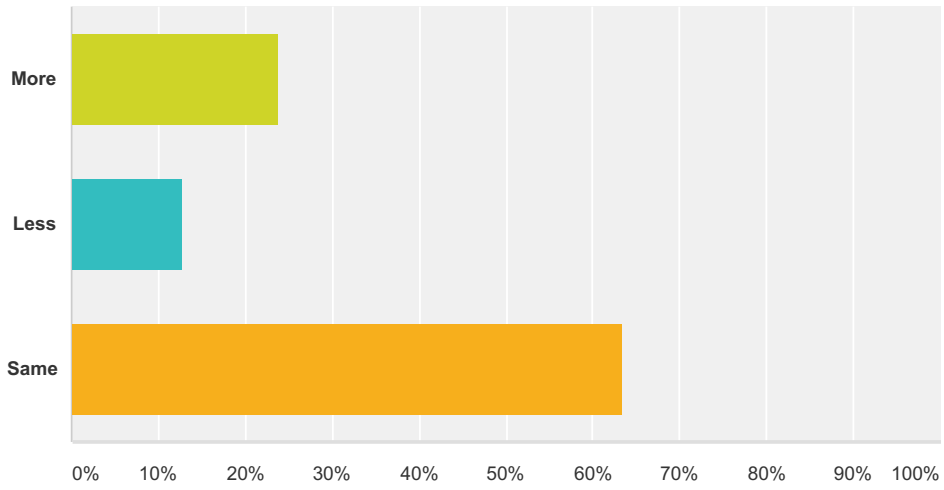
Answered: 312 Skipped: 3,188



Answer Choices	Responses
Under \$50	9.29% 29
\$51 - \$100	23.08% 72
\$101-\$300	34.29% 107
\$301-\$500	18.91% 59
Greater than \$500	14.42% 45
Total	312

Q37 Are you saving more, less or the same for college than a year ago?

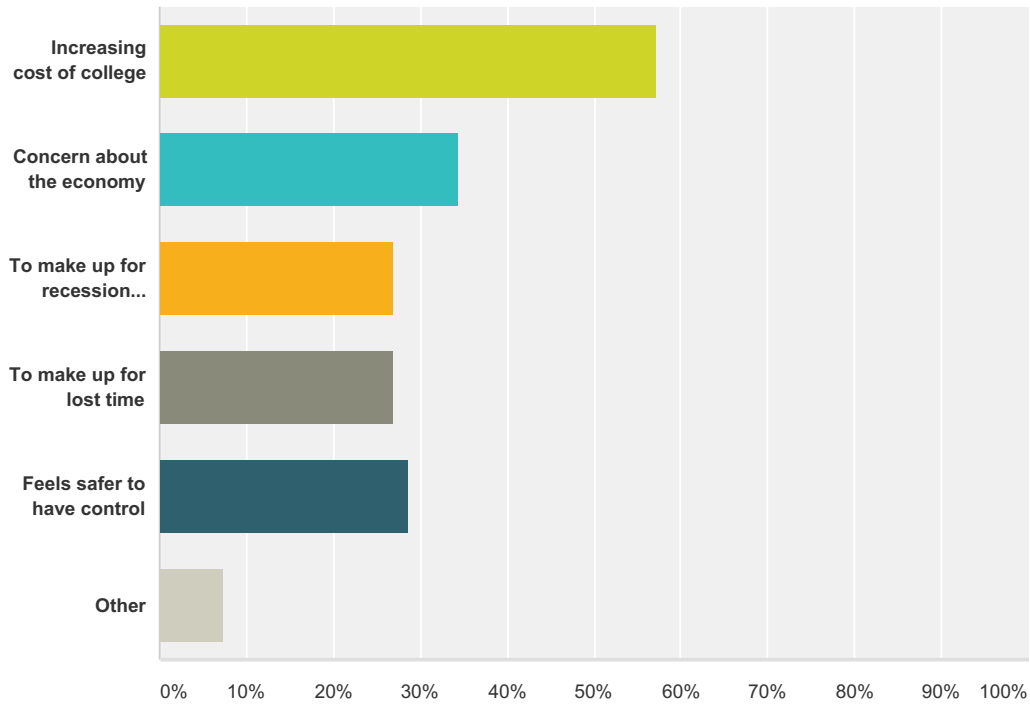
Answered: 820 Skipped: 2,680



Answer Choices	Responses
More	23.78% 195
Less	12.80% 105
Same	63.41% 520
Total	820

Q38 Why are you saving more for college?

Answered: 189 Skipped: 3,311



Answer Choices	Responses
Increasing cost of college	57.14% 108
Concern about the economy	34.39% 65
To make up for recession investment losses	26.98% 51
To make up for lost time	26.98% 51
Feels safer to have control	28.57% 54
Other	7.41% 14
Total Respondents: 189	

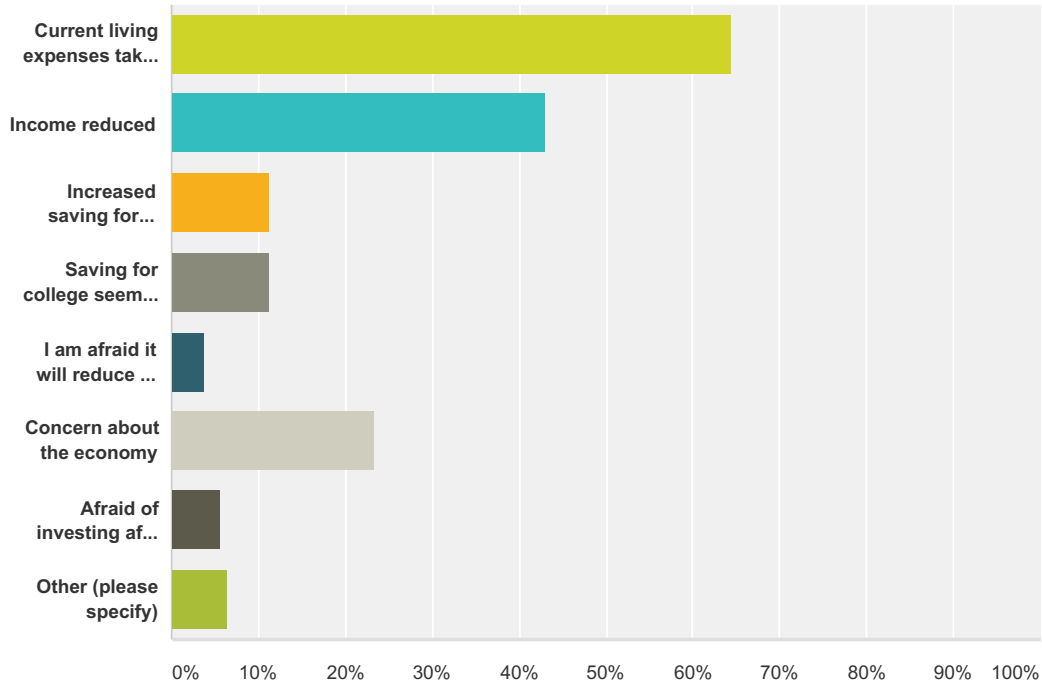
#	Other (please specify)	Date
1	She's only one year old	7/23/2014 5:37 PM
2	Just had baby	7/23/2014 5:01 PM
3	More income coming into the house	7/23/2014 3:52 PM
4	my income has become more stable and gone up, thus we were able to begin saving for college again	7/23/2014 3:35 PM
5	More available	7/23/2014 1:58 PM
6	A year ago we did not have children.	7/23/2014 12:33 AM
7	More family is contributing	7/22/2014 7:49 PM
8	Kid was just born	7/22/2014 1:45 PM
9	Gave birth to second child	7/22/2014 12:00 PM

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10	Have more money now.	7/22/2014 7:34 AM
11	kids getting closer to college age	7/22/2014 1:08 AM
12	more income	7/21/2014 10:33 PM
13	had no income before	7/21/2014 8:51 PM
14	more children going to college	7/21/2014 8:48 PM
15	Increased salary	7/21/2014 8:47 PM

Q39 Why are you saving less for college?

Answered: 107 Skipped: 3,393

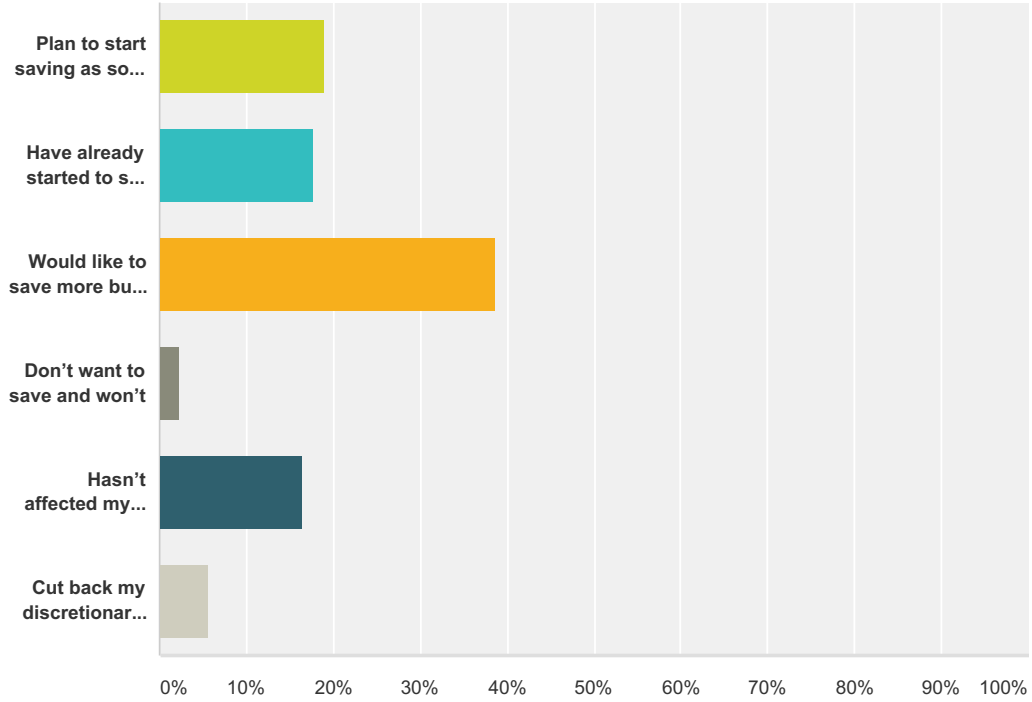


Answer Choices	Responses
Current living expenses take priority	64.49% 69
Income reduced	42.99% 46
Increased saving for other purposes	11.21% 12
Saving for college seems unachievable	11.21% 12
I am afraid it will reduce my financial aid	3.74% 4
Concern about the economy	23.36% 25
Afraid of investing after the recession	5.61% 6
Other (please specify)	6.54% 7
Total Respondents: 107	

#	Other (please specify)	Date
1	just had middle child graduate from college taking a break before next one is ready	7/24/2014 9:21 AM
2	Baby was just,born	7/23/2014 5:01 PM
3	Have a good nest egg to grow	7/23/2014 4:00 PM
4	not saving yet	7/22/2014 1:01 PM
5	I'm stupid	7/22/2014 12:50 PM
6	I took a job an hour away from where I live and have not received a pay raise for it yet.	7/22/2014 10:21 AM
7	Financial struggle	7/21/2014 9:55 PM

Q40 How has the current economic environment affected your attitude and behavior toward saving in general?

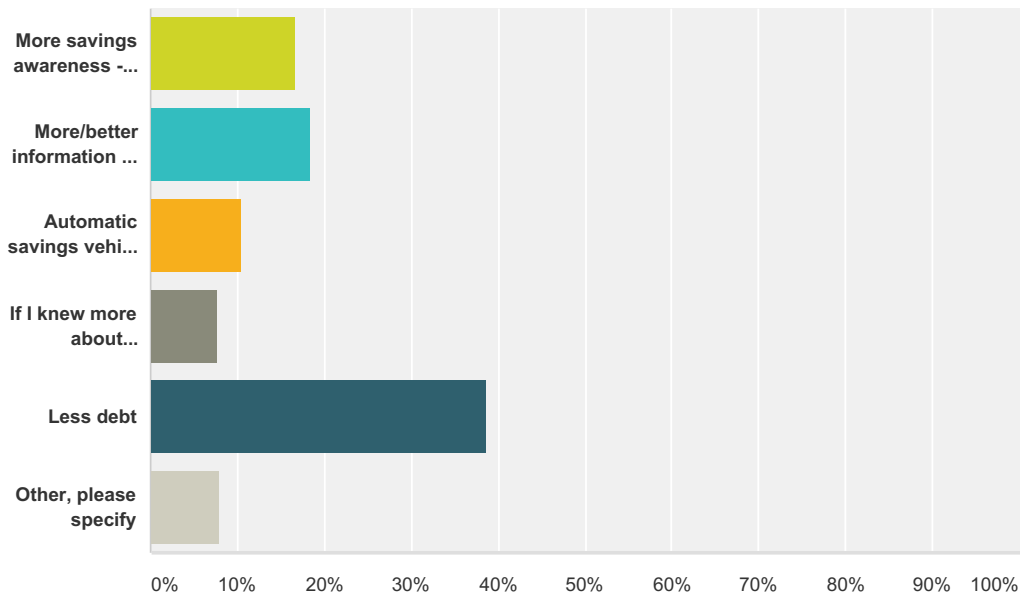
Answered: 798 Skipped: 2,702



Answer Choices	Responses
Plan to start saving as soon as I have discretionary income	18.92% 151
Have already started to save more than before	17.79% 142
Would like to save more but can't	38.72% 309
Don't want to save and won't	2.38% 19
Hasn't affected my attitude or behavior	16.54% 132
Cut back my discretionary spending so I can save	5.64% 45
Total	798

Q41 What would make it easier for you to save?

Answered: 810 Skipped: 2,690



Answer Choices	Responses
More savings awareness - focus on saving, not spending	16.79% 136
More/better information on savings vehicles	18.40% 149
Automatic savings vehicle - so I don't have to think about it	10.37% 84
If I knew more about budgeting, managing money and investments	7.78% 63
Less debt	38.64% 313
Other, please specify	8.02% 65
Total	810

#	Other, please specify	Date
1	more income	7/25/2014 9:09 AM
2	nothing	7/25/2014 8:39 AM
3	Nothing really	7/25/2014 2:27 AM
4	Already Savings	7/25/2014 1:26 AM
5	I am saving	7/24/2014 11:47 PM
6	Better stability in income; fuloughs, loss in stock values and performance-based pay loss all hurt	7/24/2014 5:37 PM
7	I save plenty already	7/24/2014 1:54 PM
8	nothing	7/24/2014 1:20 PM
9	Start much earlier	7/24/2014 1:05 PM
10	Have no difficulty saving not an issue	7/24/2014 12:57 PM
11	N/a	7/23/2014 10:32 PM

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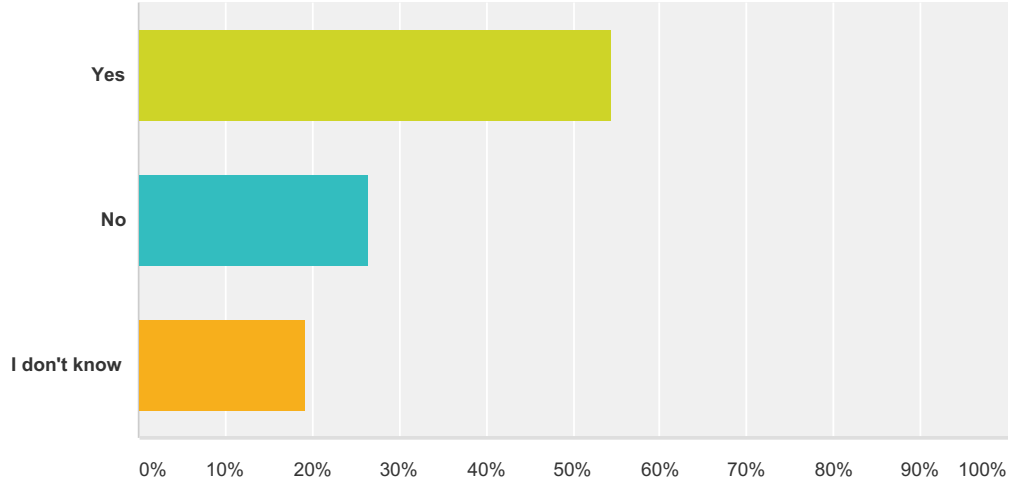
12	N/A	7/23/2014 8:35 PM
13	already save enough	7/23/2014 6:10 PM
14	already have it covered	7/23/2014 5:09 PM
15	None of the above. I'm a very good saver.	7/23/2014 4:46 PM
16	more money	7/23/2014 4:18 PM
17	self control	7/23/2014 1:34 PM
18	N/A	7/23/2014 12:52 PM
19	nothing	7/23/2014 12:41 PM
20	Na	7/23/2014 9:23 AM
21	Win the lottery	7/23/2014 7:18 AM
22	Home sales	7/23/2014 3:05 AM
23	More income.	7/23/2014 12:34 AM
24	making more money	7/22/2014 8:20 PM
25	Salary increase	7/22/2014 7:31 PM
26	if I had more money to spare	7/22/2014 3:51 PM
27	Increased income	7/22/2014 3:15 PM
28	MORE MONEY TO SAVE	7/22/2014 2:45 PM
29	make more money	7/22/2014 2:44 PM
30	More income-less overhead	7/22/2014 2:43 PM
31	na	7/22/2014 2:19 PM
32	Fewer emergency expenses. The hospital bill must be paid.	7/22/2014 2:09 PM
33	We save just fine	7/22/2014 1:49 PM
34	more income	7/22/2014 1:49 PM
35	Nothing	7/22/2014 12:54 PM
36	husband have no access to money	7/22/2014 12:51 PM
37	more income	7/22/2014 12:27 PM
38	nothing	7/22/2014 12:17 PM
39	matching programs	7/22/2014 12:01 PM
40	more income in the first place	7/22/2014 11:39 AM
41	winning the lotto	7/22/2014 10:29 AM
42	more hours/better paying job	7/22/2014 10:20 AM
43	I already save most of my money; I do not have a problem with not having enough money.	7/22/2014 9:52 AM
44	A better paying job	7/22/2014 9:48 AM
45	Better interest rates.	7/22/2014 8:52 AM
46	lower taxes	7/22/2014 8:39 AM
47	better economy	7/22/2014 8:15 AM
48	Increase in pay	7/22/2014 6:05 AM
49	higher income	7/22/2014 5:09 AM
50	higher income	7/22/2014 2:05 AM
51	less dept and more money	7/22/2014 12:06 AM
52	More monthly income, my only debt is a small car loan	7/22/2014 12:03 AM

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53	Having some other dreams paid for first.	7/21/2014 11:50 PM
54	More money	7/21/2014 11:31 PM
55	more money	7/21/2014 11:24 PM
56	more income	7/21/2014 11:13 PM
57	income	7/21/2014 10:55 PM
58	are you daft? everything is costing more. i have less money every day	7/21/2014 10:45 PM
59	n/a	7/21/2014 10:45 PM
60	better job	7/21/2014 10:04 PM
61	better wages	7/21/2014 9:59 PM
62	More income	7/21/2014 9:10 PM
63	Making more money	7/21/2014 8:56 PM
64	more general income	7/21/2014 8:17 PM
65	more moeny	7/21/2014 7:59 PM

Q42 Would you ask friends/ family to make a college savings gift instead of material gifts?

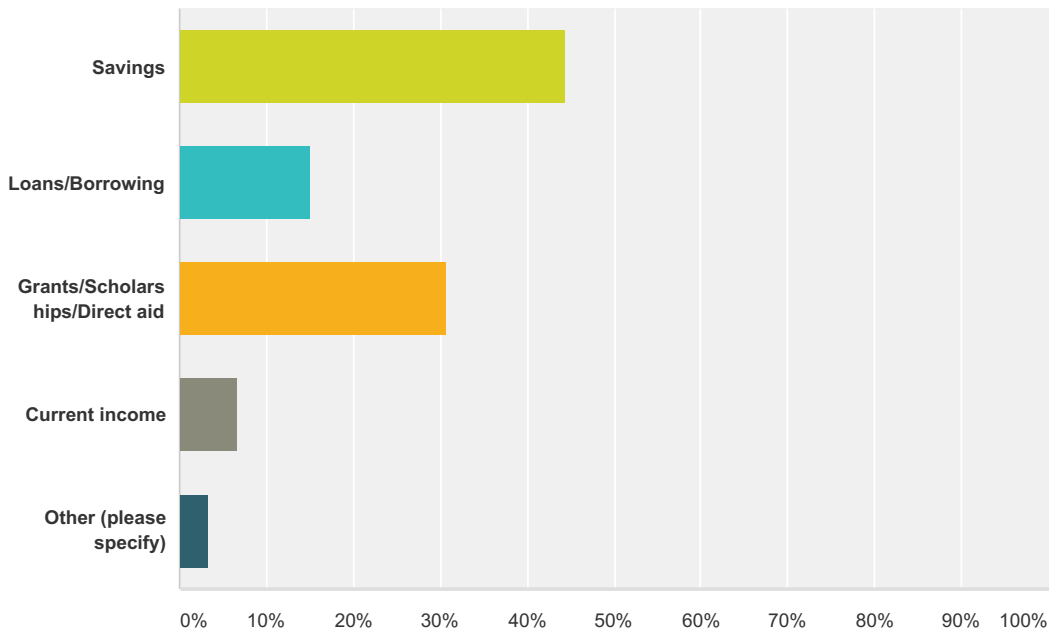
Answered: 810 Skipped: 2,690



Answer Choices	Responses
Yes	54.44% 441
No	26.42% 214
I don't know	19.14% 155
Total	810

Q43 What is the primary way that you plan to pay for your child's college costs?

Answered: 810 Skipped: 2,690



Answer Choices	Responses
Savings	44.44% 360
Loans/Borrowing	14.94% 121
Grants/Scholarships/Direct aid	30.62% 248
Current income	6.67% 54
Other (please specify)	3.33% 27
Total	810

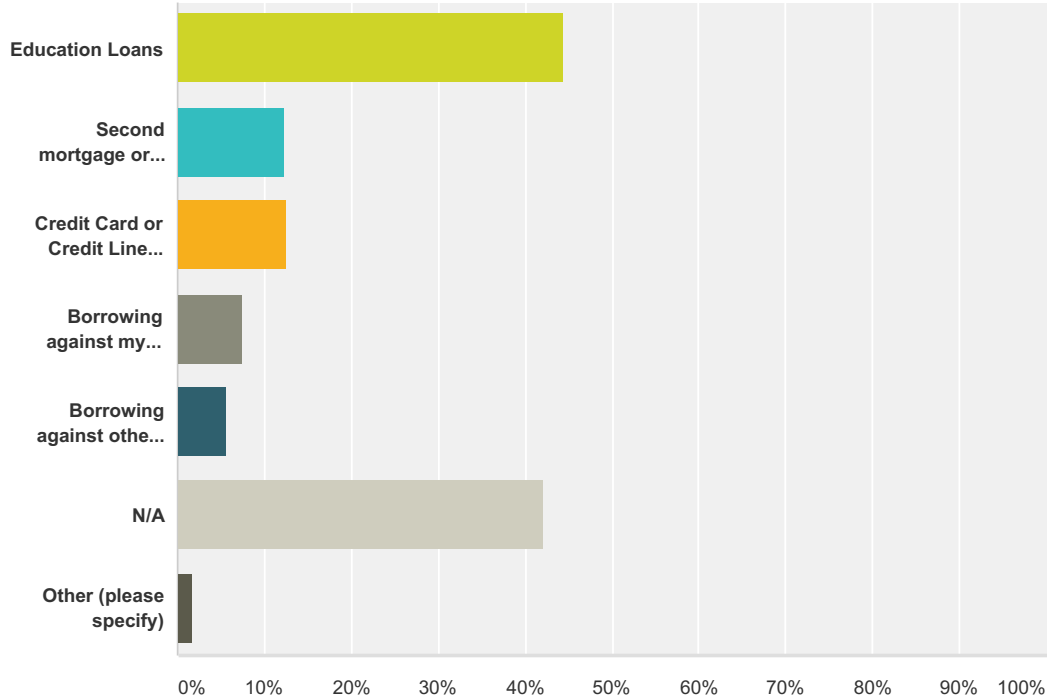
#	Other (please specify)	Date
1	Children will work and pay half and we will pay the other half.	7/25/2014 2:27 AM
2	529 plan	7/23/2014 10:10 PM
3	current investments	7/23/2014 5:09 PM
4	Grandpa	7/23/2014 3:46 PM
5	she has trust funds and tuition remission	7/23/2014 3:37 PM
6	spouse works for a college and part of his employment package is tuition assistance	7/23/2014 3:36 PM
7	not sure	7/22/2014 1:45 PM
8	Don't Know yet	7/22/2014 1:38 PM
9	unsure	7/22/2014 12:51 PM
10	NA	7/22/2014 12:27 PM
11	im not	7/22/2014 12:17 PM

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12	money	7/22/2014 10:21 AM
13	none	7/22/2014 9:33 AM
14	by housing them and making sure they have food/vehicle while they work and go to school	7/22/2014 8:43 AM
15	na	7/22/2014 12:41 AM
16	dk	7/21/2014 11:34 PM
17	Savings & Loans.	7/21/2014 11:21 PM
18	undecided	7/21/2014 11:13 PM
19	i will pay a little but the kid has to figure out the rest you greedy corpportae colege thieves\	7/21/2014 10:45 PM
20	?	7/21/2014 10:45 PM
21	will not	7/21/2014 9:22 PM
22	Don't know yet	7/21/2014 8:57 PM
23	Probably a combination of all of the above	7/21/2014 8:56 PM
24	who knows	7/21/2014 7:59 PM
25	don't know yet	7/21/2014 7:58 PM
26	none	7/21/2014 7:46 PM
27	not sure	7/21/2014 7:41 PM

Q44 If you are borrowing, how do you plan on financing college costs? (Check all that apply)

Answered: 739 Skipped: 2,761



Answer Choices	Responses
Education Loans	44.52% 329
Second mortgage or Home Equity Loan	12.31% 91
Credit Card or Credit Line cash advance	12.45% 92
Borrowing against my Retirement	7.58% 56
Borrowing against other investments	5.68% 42
N/A	42.22% 312
Other (please specify)	1.62% 12
Total Respondents: 739	

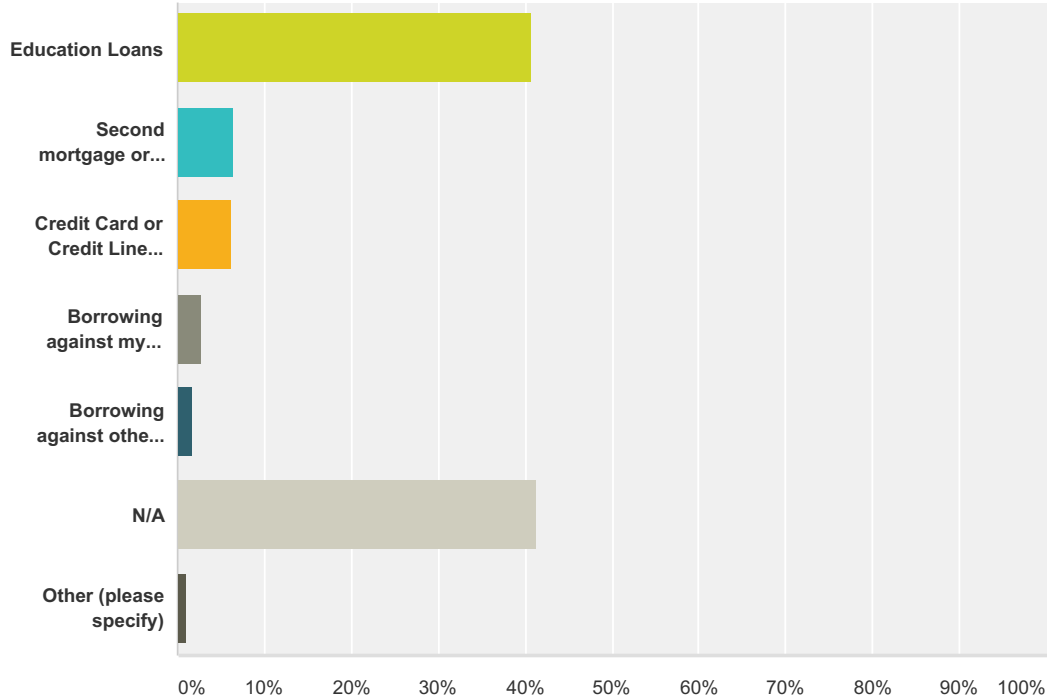
#	Other (please specify)	Date
1	Money saved	7/25/2014 6:56 PM
2	Savings	7/24/2014 9:51 PM
3	student loans	7/23/2014 7:10 AM
4	Working 2nd job	7/23/2014 3:05 AM
5	I am not borrowing	7/22/2014 2:43 PM
6	Not sure yet	7/22/2014 8:22 AM

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7	not sure	7/22/2014 12:06 AM
8	inheritnce	7/21/2014 11:24 PM
9	From savings & loans	7/21/2014 11:21 PM
10	Not sure	7/21/2014 9:30 PM
11	work	7/21/2014 8:54 PM
12	don't know yet	7/21/2014 7:58 PM

Q45 If you are borrowing, what do you anticipate will be your number one college financing source? (Check one)

Answered: 810 Skipped: 2,690



Answer Choices	Responses
Education Loans	40.62% 329
Second mortgage or Home Equity Loan	6.54% 53
Credit Card or Credit Line cash advance	6.17% 50
Borrowing against my Retirement	2.72% 22
Borrowing against other investments	1.73% 14
N/A	41.23% 334
Other (please specify)	0.99% 8
Total	810

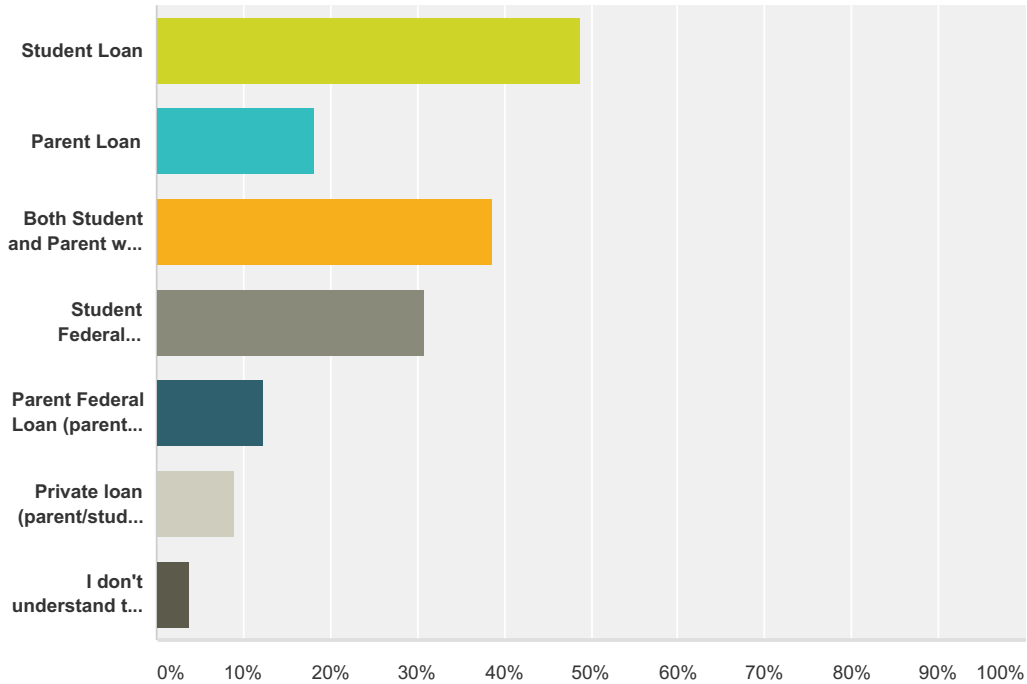
#	Other (please specify)	Date
1	i'm not borrowing	7/24/2014 11:47 PM
2	2nd job	7/23/2014 3:05 AM
3	I am not borrowing	7/22/2014 2:43 PM
4	Loan sharks	7/22/2014 12:51 PM
5	Personal loan at my credit union	7/22/2014 8:22 AM
6	Whatever makes the most fiscal sense.	7/21/2014 9:30 PM

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7	work	7/21/2014 8:54 PM
8	dont' know yet	7/21/2014 7:58 PM

Q46 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)

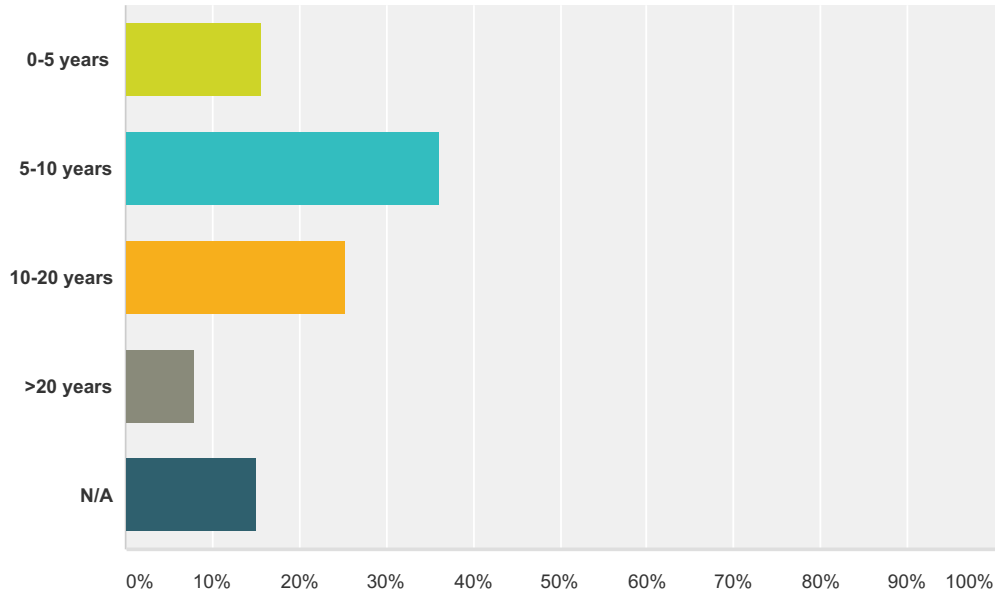
Answered: 323 Skipped: 3,177



Answer Choices	Responses
Student Loan	48.92% 158
Parent Loan	18.27% 59
Both Student and Parent will take out loans	38.70% 125
Student Federal Stafford Loan (student responsibility)	30.96% 100
Parent Federal Loan (parent responsibility)	12.38% 40
Private loan (parent/student responsibility as cosigners)	8.98% 29
I don't understand the difference between federal and private loans	3.72% 12
Total Respondents: 323	

Q47 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?

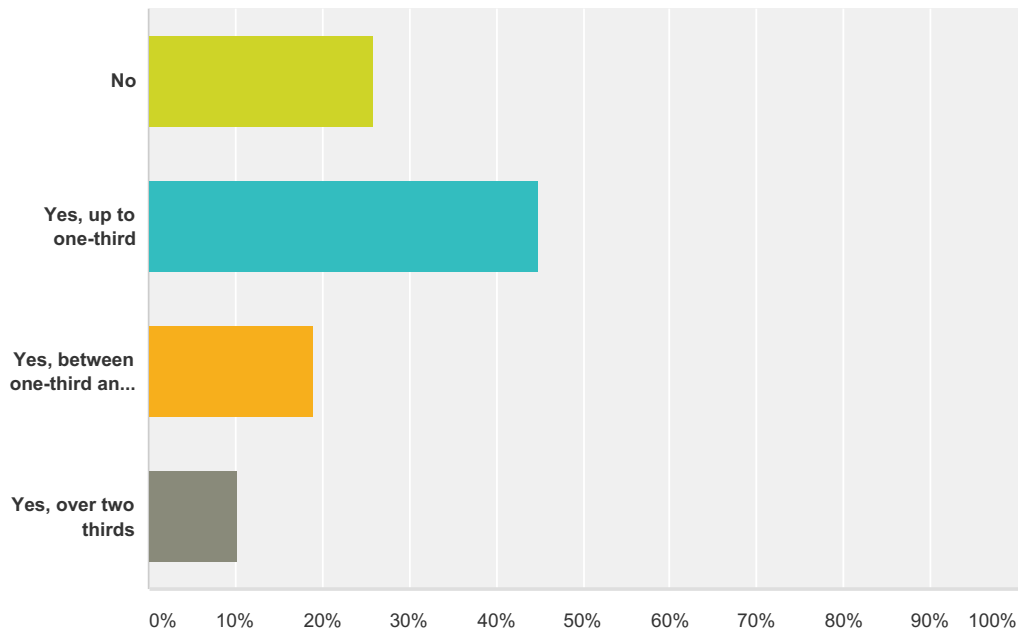
Answered: 807 Skipped: 2,693



Answer Choices	Responses
0-5 years	15.61% 126
5-10 years	36.06% 291
10-20 years	25.28% 204
>20 years	7.93% 64
N/A	15.12% 122
Total	807

Q48 Will your child contribute to paying for college?

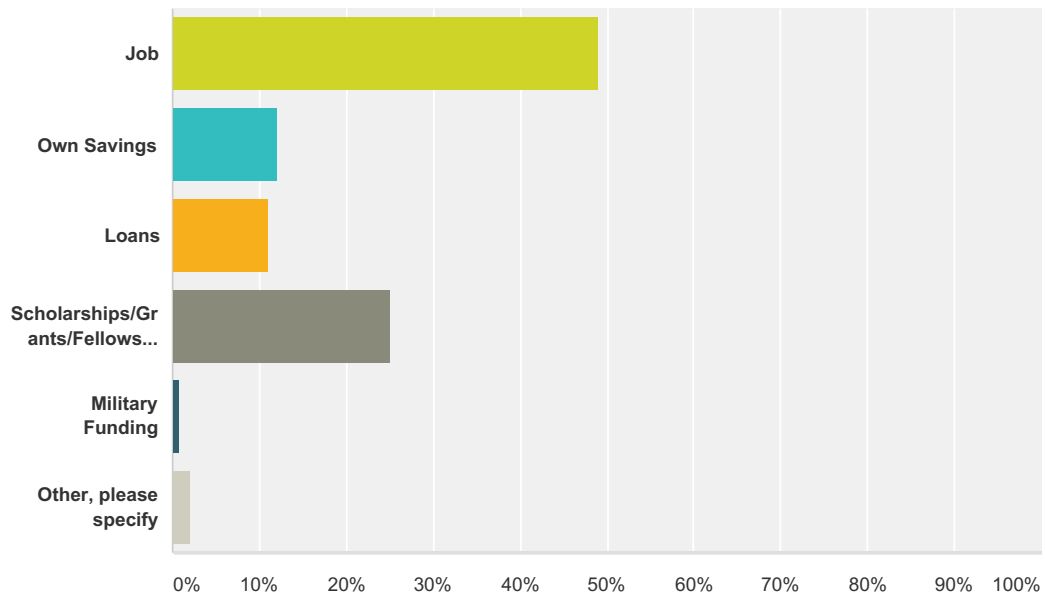
Answered: 807 Skipped: 2,693



Answer Choices	Responses	
No	25.90%	209
Yes, up to one-third	44.98%	363
Yes, between one-third and two-thirds	18.96%	153
Yes, over two thirds	10.16%	82
Total		807

Q49 How will they contribute to college costs?

Answered: 596 Skipped: 2,904



Answer Choices	Responses
Job	48.99% 292
Own Savings	12.08% 72
Loans	11.07% 66
Scholarships/Grants/Fellowships	25.00% 149
Military Funding	0.84% 5
Other, please specify	2.01% 12
Total	596

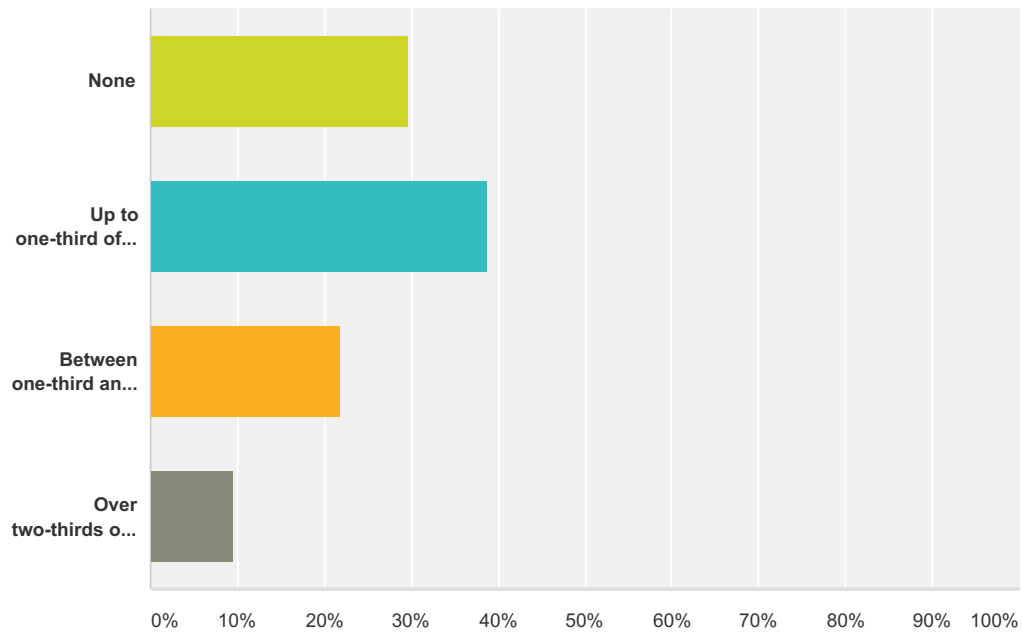
#	Other, please specify	Date
1	Job and savings from work now.	7/25/2014 2:27 AM
2	i dotn know yet	7/23/2014 9:10 PM
3	whatever means available	7/22/2014 3:45 PM
4	intelligence	7/22/2014 2:04 PM
5	Job, own savings, and scholarships	7/22/2014 12:55 PM
6	however he or she chooses	7/21/2014 11:30 PM
7	unknown	7/21/2014 11:14 PM
8	?	7/21/2014 10:46 PM
9	Whatever means	7/21/2014 10:44 PM
10	A combination of the first 4 choices	7/21/2014 8:57 PM
11	who knows	7/21/2014 7:59 PM

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12	not sure yet	7/21/2014 7:42 PM
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Q50 How much financial aid do you anticipate receiving?

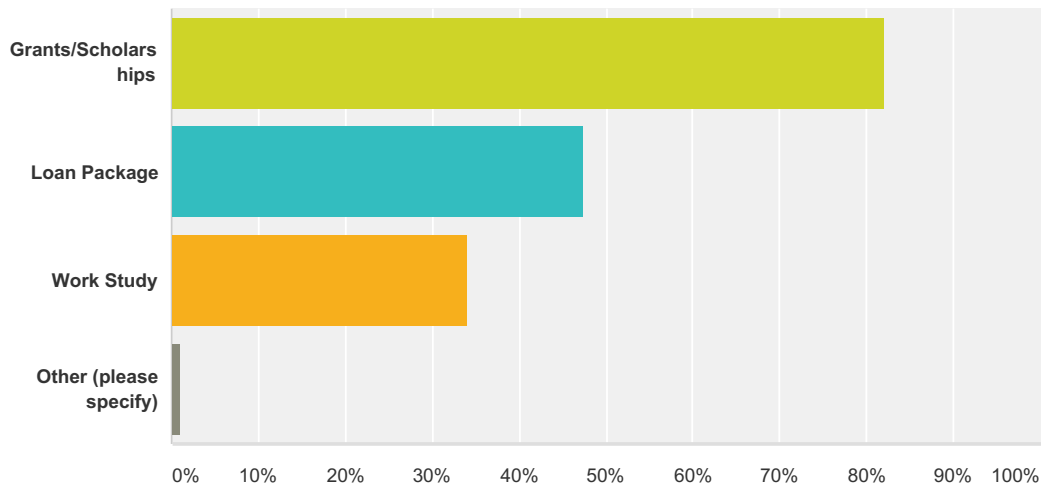
Answered: 805 Skipped: 2,695



Answer Choices	Responses
None	29.57% 238
Up to one-third of college costs	38.76% 312
Between one-third and two-thirds of college costs	21.99% 177
Over two-thirds of college costs	9.69% 78
Total	805

Q51 What form do you expect the financial aid to take?

Answered: 563 Skipped: 2,937

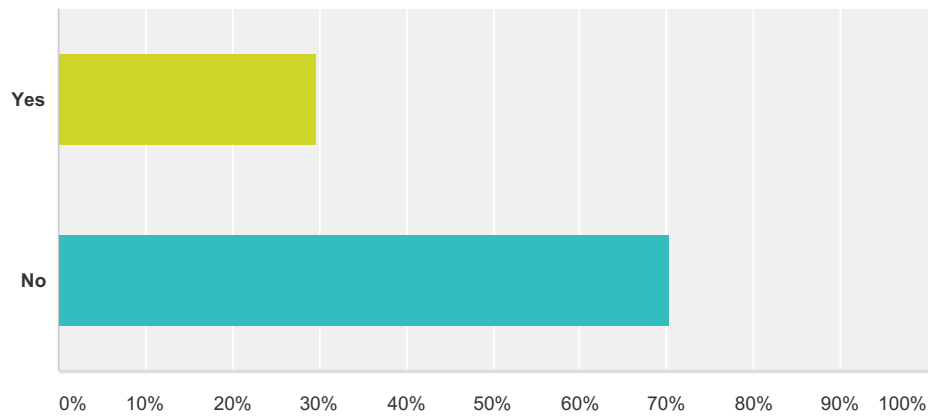


Answer Choices	Responses
Grants/Scholarships	82.06% 462
Loan Package	47.42% 267
Work Study	34.10% 192
Other (please specify)	1.07% 6
Total Respondents: 563	

#	Other (please specify)	Date
1	tuition assistance from spouse's employment	7/23/2014 3:37 PM
2	tuition reimbursement	7/22/2014 2:45 PM
3	dont know yet	7/22/2014 4:06 AM
4	Work benefits	7/22/2014 12:30 AM
5	unknown	7/21/2014 11:14 PM
6	extra expenses for Private College Education	7/21/2014 9:10 PM

Q52 Do you use a financial advisor for college financial planning?

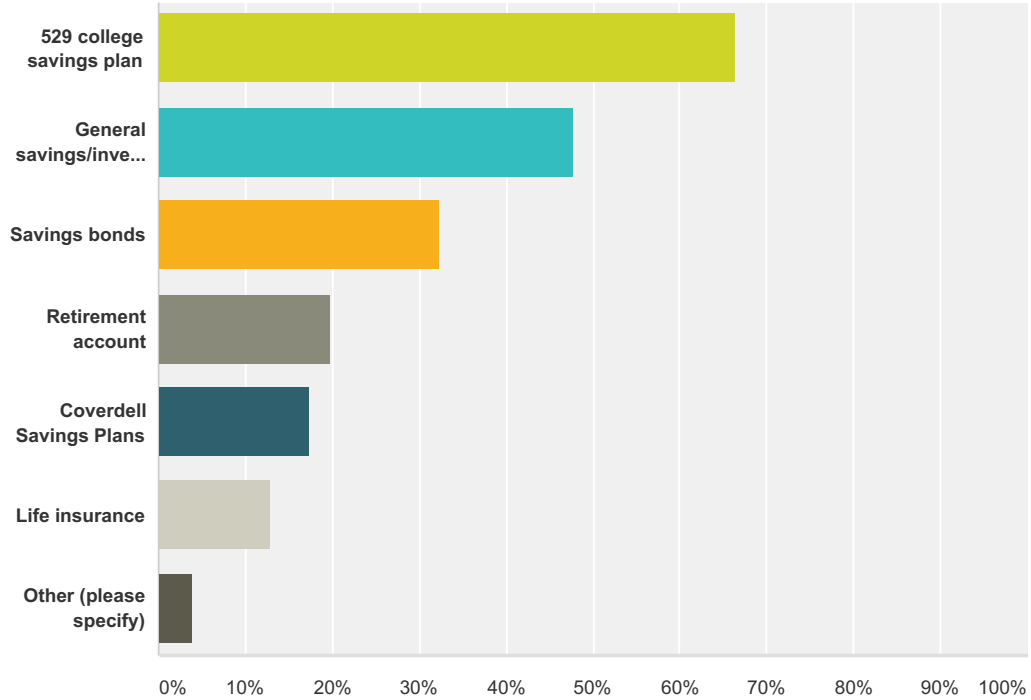
Answered: 805 Skipped: 2,695



Answer Choices	Responses	
Yes	29.57%	238
No	70.43%	567
Total		805

Q53 If you work with a financial advisor, what product(s) do they recommend for saving for college?

Answered: 232 Skipped: 3,268



Answer Choices	Responses
529 college savings plan	66.38% 154
General savings/investments	47.84% 111
Savings bonds	32.33% 75
Retirement account	19.83% 46
Coverdell Savings Plans	17.24% 40
Life insurance	12.93% 30
Other (please specify)	3.88% 9
Total Respondents: 232	

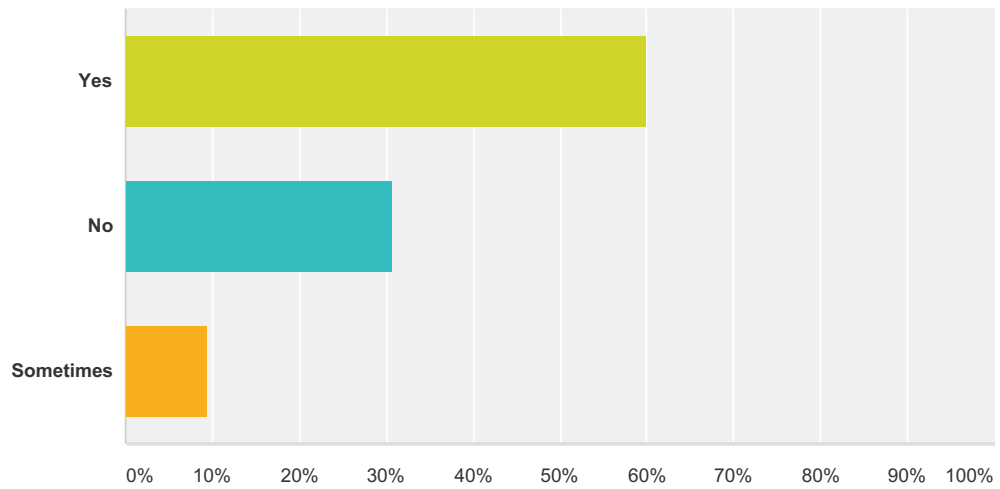
#	Other (please specify)	Date
1	Prepaid state plan	7/24/2014 3:26 PM
2	trust funds	7/23/2014 3:38 PM
3	I will when the time comes	7/22/2014 1:48 PM
4	Washington GET Program	7/22/2014 1:31 PM
5	Mone	7/22/2014 1:15 PM
6	Not sure, haven't contacted one yet.	7/22/2014 12:49 PM

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7	Applying for scholarships offered by the attending college	7/22/2014 10:59 AM
8	Financial aid/laon	7/22/2014 10:14 AM
9	Student Loans	7/22/2014 9:37 AM

Q54 Do you purchase your college savings product through your advisor?

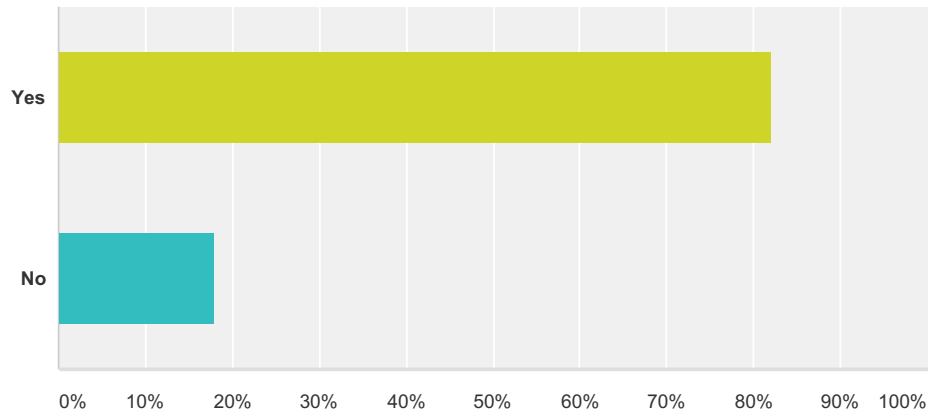
Answered: 232 Skipped: 3,268



Answer Choices	Responses
Yes	59.91% 139
No	30.60% 71
Sometimes	9.48% 22
Total	232

Q55 Should the current 529 Plan tax incentives continue?

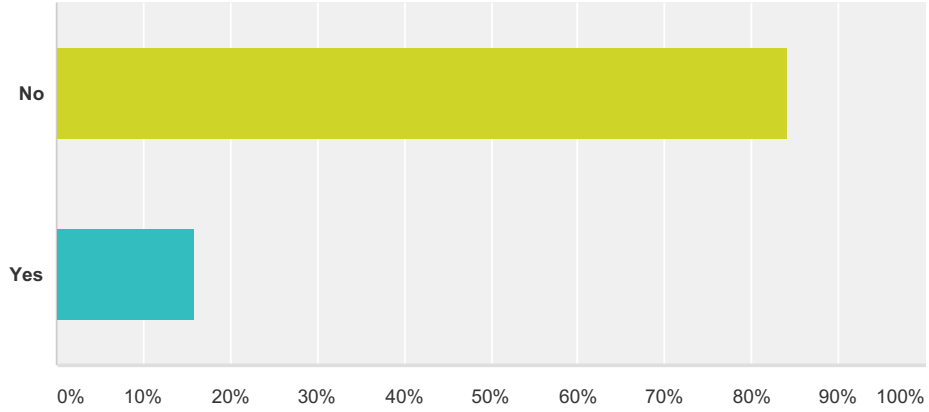
Answered: 804 Skipped: 2,696



Answer Choices	Responses	
Yes	82.09%	660
No	17.91%	144
Total		804

Q56 Do you think students should ever be taxed or otherwise penalized on 529 plan distributions used to pay for college?

Answered: 804 Skipped: 2,696



Answer Choices	Responses
No	84.20% 677
Yes	15.80% 127
Total	804

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34	fggfs	7/22/2014 11:43 PM
35	Pay some taxes	7/22/2014 10:01 PM
36	Very good	7/22/2014 8:38 PM
37	Very good	7/22/2014 8:28 PM
38	n	7/22/2014 7:27 PM
39	NOT SURE	7/22/2014 6:04 PM
40	nots ure	7/22/2014 4:56 PM
41	because taxes are taxes	7/22/2014 4:44 PM
42	I so think	7/22/2014 4:23 PM
43	To help them learn.	7/22/2014 4:04 PM
44	Most other accounts are taxed.	7/22/2014 4:00 PM
45	They should not be.	7/22/2014 3:00 PM
46	Na	7/22/2014 2:36 PM
47	only if they don't pay it back	7/22/2014 2:13 PM
48	none	7/22/2014 2:04 PM
49	I prefer do on my own	7/22/2014 2:02 PM
50	They shouldn't be penalized. I is a good thing if children persue college and should not be taxed for aiming high for a career.	7/22/2014 1:47 PM
51	I don't know.	7/22/2014 1:43 PM
52	NA	7/22/2014 1:38 PM
53	Should not	7/22/2014 1:37 PM
54	They should not	7/22/2014 1:35 PM
55	to help pay the government debt	7/22/2014 1:13 PM
56	good	7/22/2014 1:07 PM
57	idk	7/22/2014 12:54 PM
58	They should not	7/22/2014 12:51 PM
59	should be like everyone else	7/22/2014 12:38 PM
60	more benefits	7/22/2014 12:04 PM
61	because they are students	7/22/2014 11:47 AM
62	They shouldn't	7/22/2014 11:40 AM
63	I don't think they should be taxed or penalized because they are trying to better themselves by continuing their education.	7/22/2014 11:36 AM
64	To use the money for more grants	7/22/2014 11:27 AM
65	don't know	7/22/2014 11:13 AM
66	I'm not sure	7/22/2014 10:51 AM
67	NA	7/22/2014 10:44 AM
68	I checked no	7/22/2014 10:04 AM
69	They shouldn't	7/22/2014 9:46 AM
70	I answered incorrectly, I do not feel should be taxed	7/22/2014 9:33 AM
71	I don't know	7/22/2014 9:33 AM
72	I meant to select no	7/22/2014 9:26 AM

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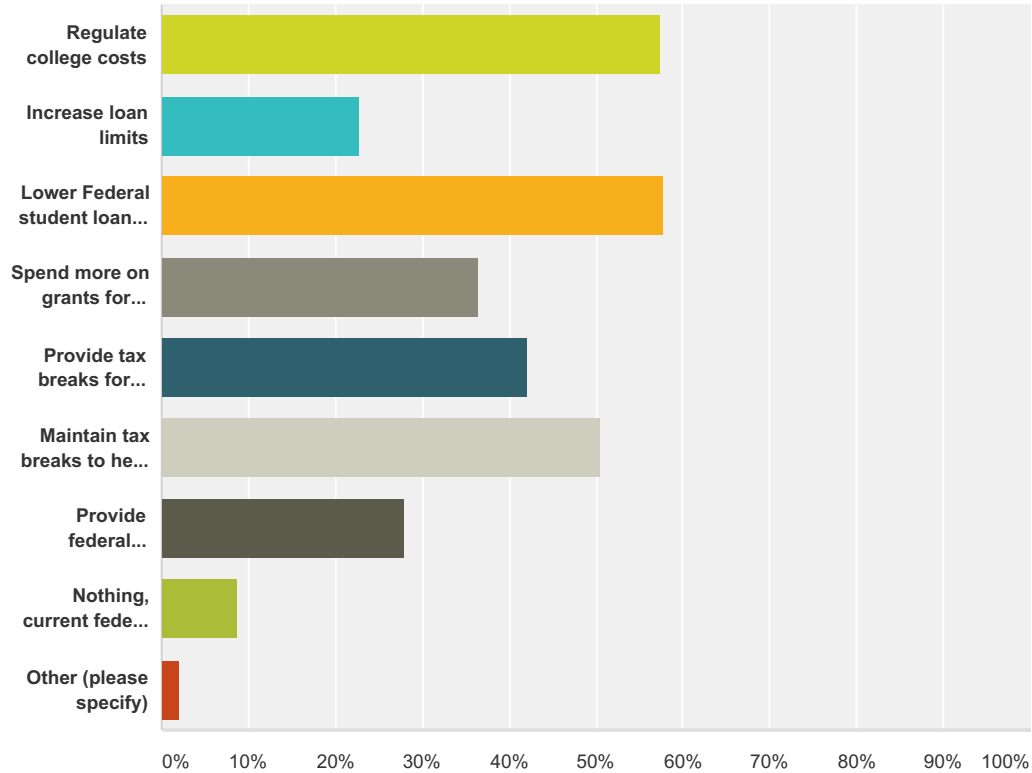
73	Because is Necessary	7/22/2014 8:48 AM
74	They shouldn't be	7/22/2014 8:39 AM
75	They shouldn't be	7/22/2014 8:31 AM
76	they shouldn't be tax on education	7/22/2014 8:16 AM
77	They shouldn't	7/22/2014 7:16 AM
78	na	7/22/2014 4:45 AM
79	it is neccesary	7/22/2014 4:31 AM
80	anyway	7/22/2014 4:07 AM
81	NA	7/22/2014 3:55 AM
82	They shouldn't	7/22/2014 3:38 AM
83	they shouldn't	7/22/2014 3:36 AM
84	Not sure	7/22/2014 3:28 AM
85	They shouldn't be.	7/22/2014 3:11 AM
86	na	7/22/2014 2:00 AM
87	none	7/22/2014 1:14 AM
88	i have no idea	7/22/2014 12:32 AM
89	For appropriate use	7/22/2014 12:26 AM
90	way to pay for other things in state	7/22/2014 12:17 AM
91	why not?	7/22/2014 12:14 AM
92	to learn	7/22/2014 12:06 AM
93	na	7/21/2014 11:51 PM
94	yes	7/21/2014 11:33 PM
95	I think I ment to say no	7/21/2014 10:45 PM
96	no idea about it	7/21/2014 10:38 PM
97	Not sure	7/21/2014 10:29 PM
98	Education is important.	7/21/2014 10:22 PM
99	they shouldn't be	7/21/2014 10:16 PM
100	more benefits.	7/21/2014 10:14 PM
101	they shouldn't	7/21/2014 10:00 PM
102	adfasdf	7/21/2014 9:32 PM
103	If they do not use as promised	7/21/2014 9:26 PM
104	not sure	7/21/2014 9:24 PM
105	No	7/21/2014 9:14 PM
106	help pay back loans	7/21/2014 9:11 PM
107	it is not fair for the kids	7/21/2014 8:32 PM
108	they can work like everyone else, school does not consume their whole day	7/21/2014 8:31 PM
109	They shouldn't	7/21/2014 8:23 PM
110	I don't think they should.	7/21/2014 8:18 PM
111	They should not.	7/21/2014 8:14 PM
112	n/a	7/21/2014 8:06 PM
113	na	7/21/2014 7:55 PM

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114	not for sure	7/21/2014 7:43 PM
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Q58 What do you think the Federal government should do to help families with college costs? (Check all that apply)

Answered: 802 Skipped: 2,698



Answer Choices	Responses
Regulate college costs	57.48% 461
Increase loan limits	22.69% 182
Lower Federal student loan interest rates	57.86% 464
Spend more on grants for lower income students	36.53% 293
Provide tax breaks for employers to help their employees/families save for college	42.14% 338
Maintain tax breaks to help families save for college	50.50% 405
Provide federal government seed money for college savings accounts for newborns	27.93% 224
Nothing, current federal financial aid and tax breaks for college are enough	8.73% 70
Other (please specify)	2.00% 16
Total Respondents: 802	

#	Other (please specify)	Date
1	not penalize parents who have saved money for college by giving zero financial aid.	7/25/2014 5:08 PM
2	State school tuition and fees should be capped	7/25/2014 8:41 AM

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3	Help those who currently do not make enough to pay for college but make too much money to qualify for low-income options	7/24/2014 2:35 PM
4	Address the actual costs that universities charge. Less grants etc ...to those universities who do not hold down cost increases.	7/23/2014 5:11 PM
5	Get out of the loan business.	7/23/2014 3:42 PM
6	help us eliminate our student loan debt faster by forgiving any balances not paid after 20 years from when repayment began on ALL the loans, not just those using IBR, and including those that had to use deferrments and forbarances	7/23/2014 3:38 PM
7	Quit backing school loans for everyone. This would then lower the tuition due to competition.	7/22/2014 8:00 PM
8	Stay Out of it. they have their nose in enough stuff that my childs education shouldn't matter to them at all	7/22/2014 1:52 PM
9	Having more non profit's help raise money from the community to help fund these kid's as they are the future.	7/22/2014 1:49 PM
10	Increase funding for middle class who earn too much for college aid programs and not rich enough to pay tuition outright	7/22/2014 12:53 PM
11	Stop screwing around with their futures and stop spending money our children haven't even earned yet, let alone paid taxes on. It's disgusting that the government is mortgaging the next generation to buy votes now.	7/22/2014 8:54 AM
12	nothing, it's not the government's job to send my kid to school.	7/22/2014 8:14 AM
13	Help the middle class qualify for PELL grants. After all, they helped the middle class become the new low income.	7/22/2014 6:08 AM
14	The federal government just messes thing up and needs to go away.	7/21/2014 10:47 PM
15	Lower tuition costs	7/21/2014 9:58 PM
16	Make college free for everyone who wishes to attend	7/21/2014 9:07 PM