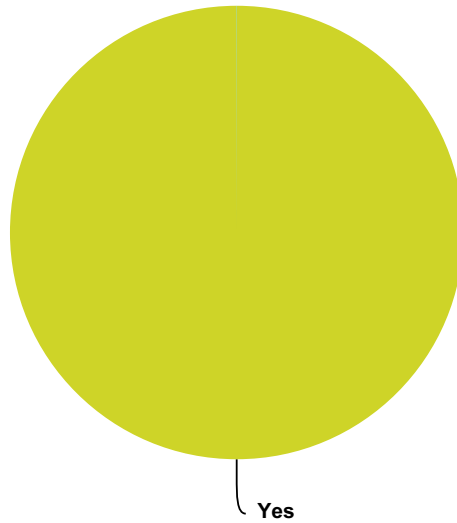


### Q1 Do you have a child 18 or younger or are you planning to have a child?

Answered: 920 Skipped: 0

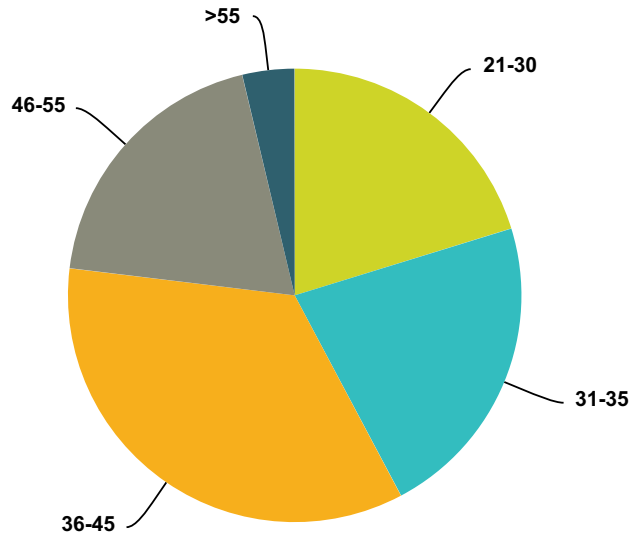


Answer Choices	Responses
Yes (1)	100.00% 920
No (2)	0.00% 0
<b>Total</b>	<b>920</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	1.00	1.00	1.00	0.00

## Q2 How old are you?

Answered: 914 Skipped: 6

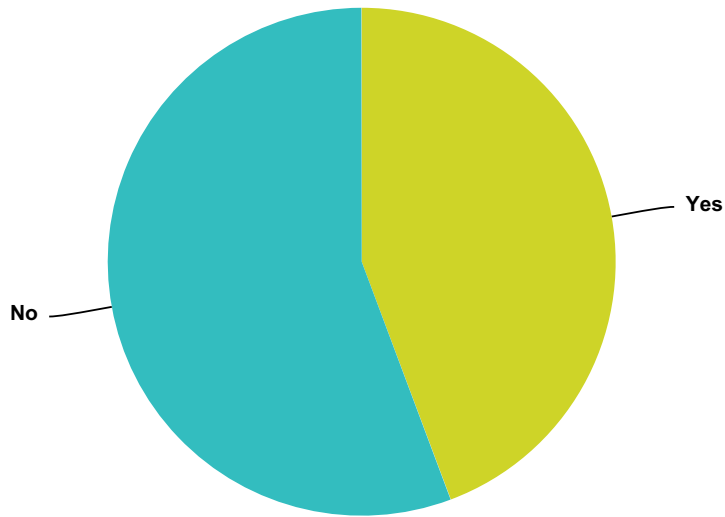


Answer Choices	Responses
21-30 (1)	20.24% 185
31-35 (2)	21.99% 201
36-45 (3)	34.68% 317
46-55 (4)	19.37% 177
>55 (5)	3.72% 34
<b>Total</b>	<b>914</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 5.00	<b>Median</b> 3.00	<b>Mean</b> 2.64	<b>Standard Deviation</b> 1.12

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

Answered: 914 Skipped: 6

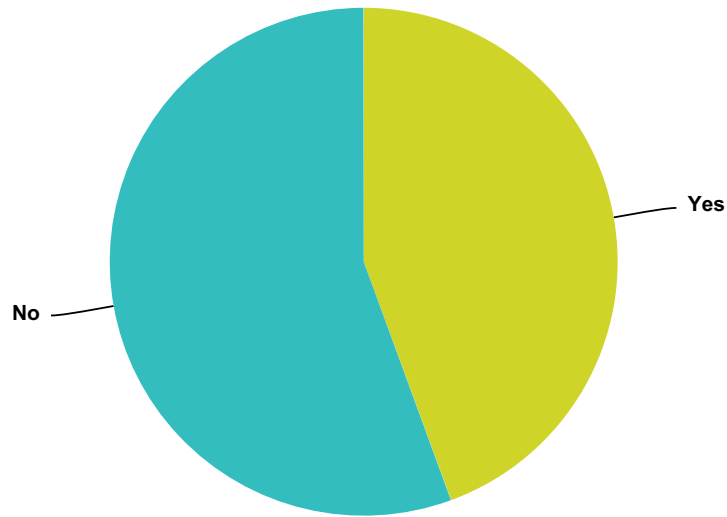


Answer Choices	Responses	
Yes (1)	44.31%	405
No (2)	55.69%	509
<b>Total</b>		<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.56	0.50

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

Answered: 914 Skipped: 6

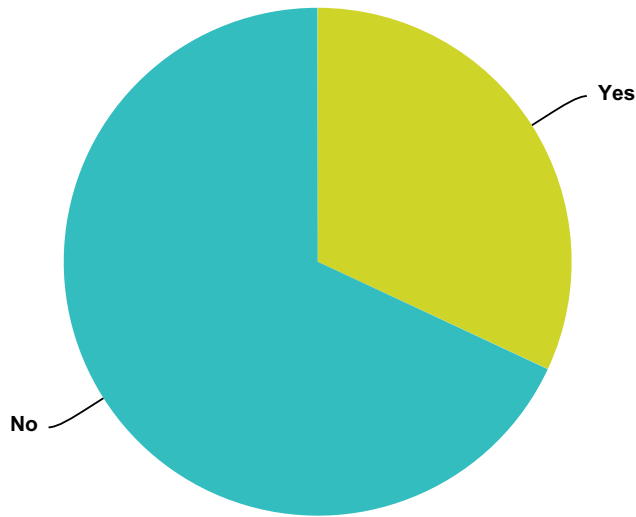


Answer Choices	Responses	
Yes (1)	44.42%	406
No (2)	55.58%	508
<b>Total</b>		<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.56	0.50

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

Answered: 914 Skipped: 6

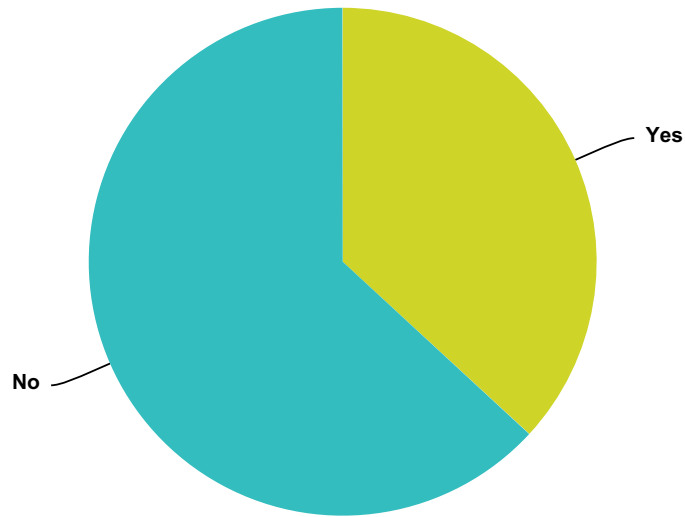


Answer Choices	Responses
Yes (1)	31.95% 292
No (2)	68.05% 622
<b>Total</b>	<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.68	0.47

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

Answered: 914 Skipped: 6

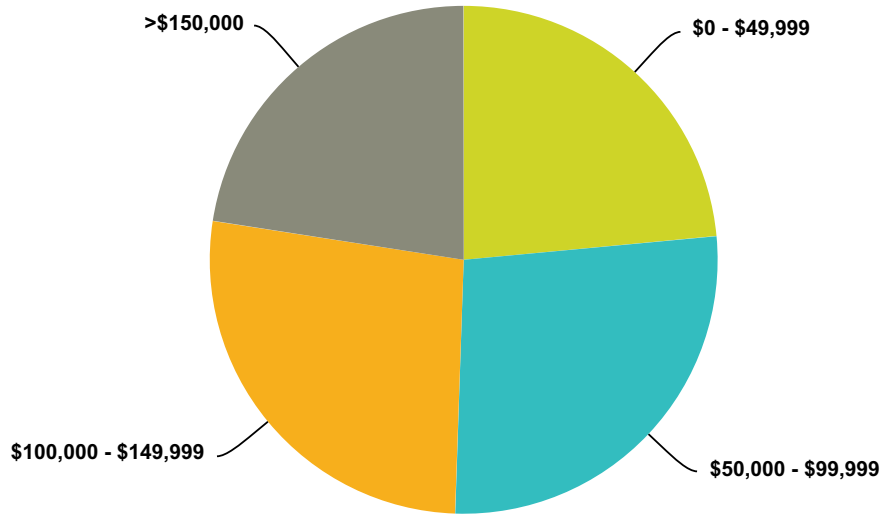


Answer Choices	Responses	
Yes (1)	36.87%	337
No (2)	63.13%	577
<b>Total</b>		<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.63	0.48

### Q7 What is your annual household income?

Answered: 914 Skipped: 6

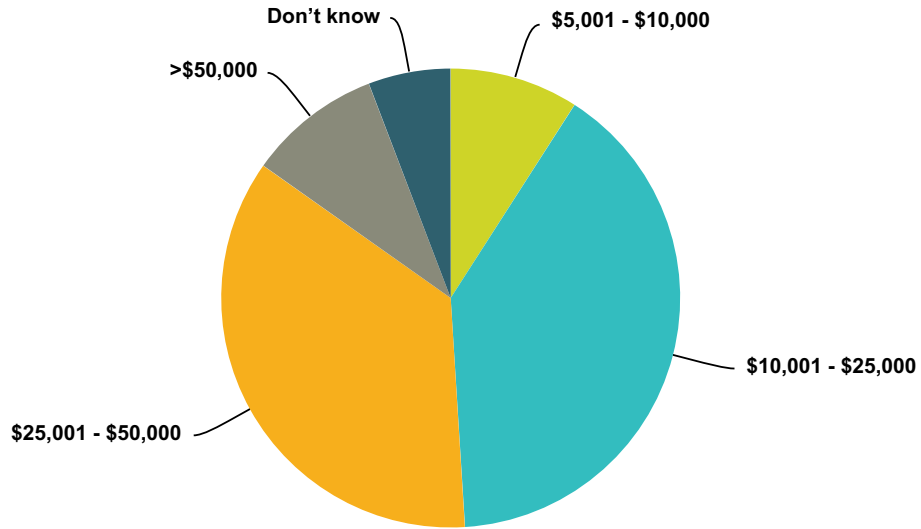


Answer Choices	Responses	
\$0 - \$49,999 (1)	23.52%	215
\$50,000 - \$99,999 (2)	27.02%	247
\$100,000 - \$149,999 (3)	26.91%	246
>\$150,000 (4)	22.54%	206
<b>Total</b>		<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.48	1.08

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

Answered: 914 Skipped: 6



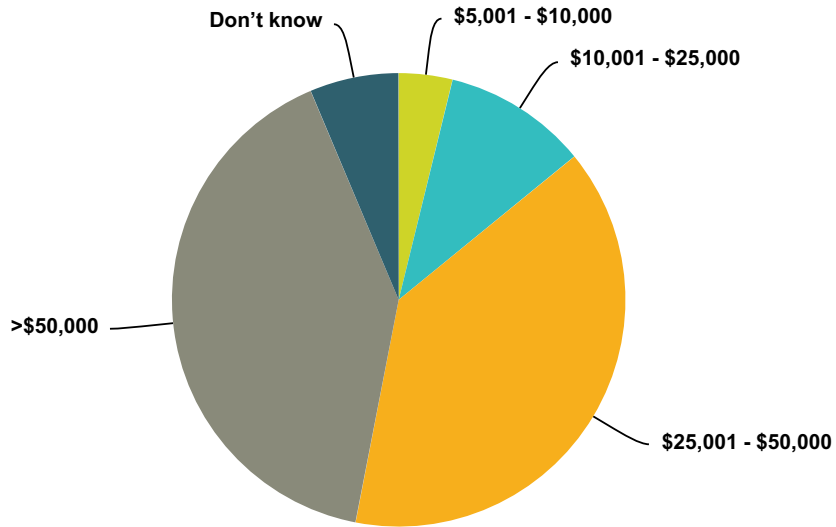
Answer Choices	Responses
\$5,001 - \$10,000 (1)	9.08% 83
\$10,001 - \$25,000 (2)	39.93% 365
\$25,001 - \$50,000 (3)	35.78% 327
>\$50,000 (4)	9.41% 86
Don't know (5)	5.80% 53
<b>Total</b>	<b>914</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 5.00	<b>Median</b> 3.00	<b>Mean</b> 2.63	<b>Standard Deviation</b> 0.98



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

Answered: 914 Skipped: 6

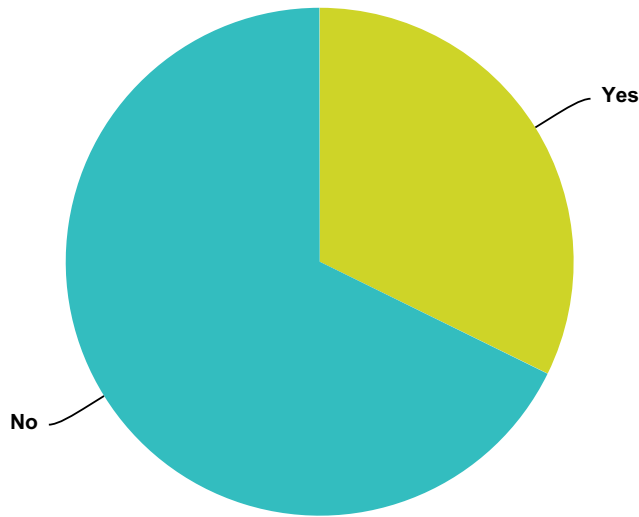


Answer Choices	Responses
\$5,001 - \$10,000 (1)	3.83% 35
\$10,001 - \$25,000 (2)	10.28% 94
\$25,001 - \$50,000 (3)	38.95% 356
>\$50,000 (4)	40.59% 371
Don't know (5)	6.35% 58
<b>Total</b>	<b>914</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 5.00	<b>Median</b> 3.00	<b>Mean</b> 3.35	<b>Standard Deviation</b> 0.89

### Q10 Are you currently paying off student loan debt?

Answered: 914 Skipped: 6

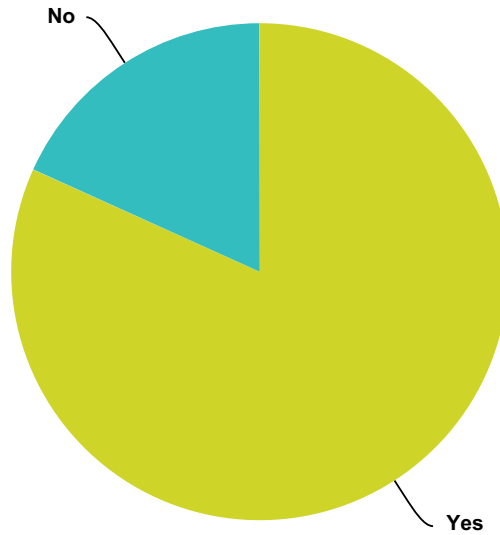


Answer Choices	Responses
Yes (1)	32.28% 295
No (2)	67.72% 619
<b>Total</b>	<b>914</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.68	0.47

### Q11 Has your college debt made you consider other strategies for your children?

Answered: 274 Skipped: 646

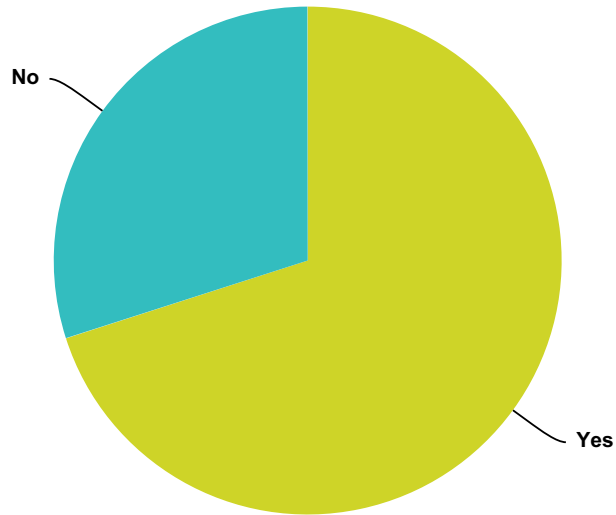


Answer Choices	Responses
Yes (1)	81.75% 224
No (2)	18.25% 50
<b>Total</b>	<b>274</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	1.00	1.18	0.39

**Q12 Q. Has increased public awareness of student loan debt caused you to look at different strategies for funding your child's education?**

Answered: 865 Skipped: 55

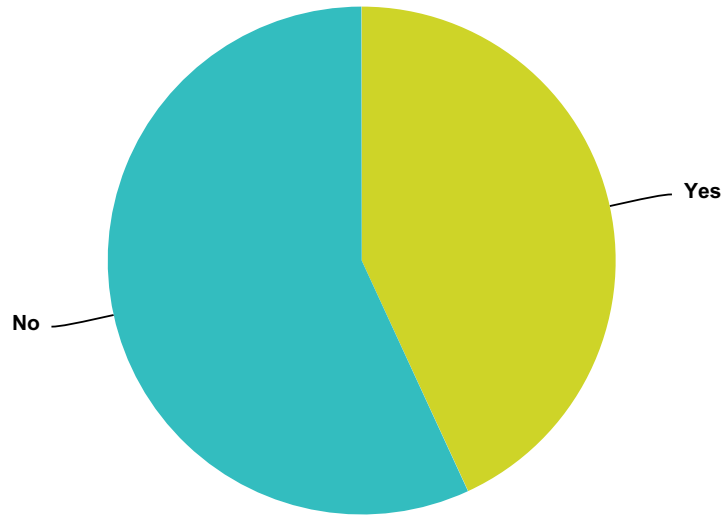


Answer Choices	Responses	
Yes (1)	70.06%	606
No (2)	29.94%	259
<b>Total</b>		<b>865</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 2.00	<b>Median</b> 1.00	<b>Mean</b> 1.30	<b>Standard Deviation</b> 0.46

**Q13 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: 865 Skipped: 55

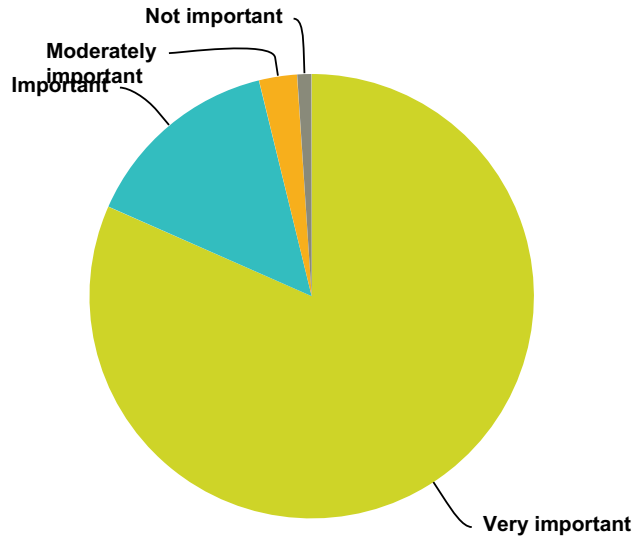


Answer Choices	Responses	
Yes (1)	43.12%	373
No (2)	56.88%	492
<b>Total</b>		<b>865</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 2.00	<b>Median</b> 2.00	<b>Mean</b> 1.57	<b>Standard Deviation</b> 0.50

### Q14 How important is it to you that your child be able to attend college if they want to do so?

Answered: 865 Skipped: 55

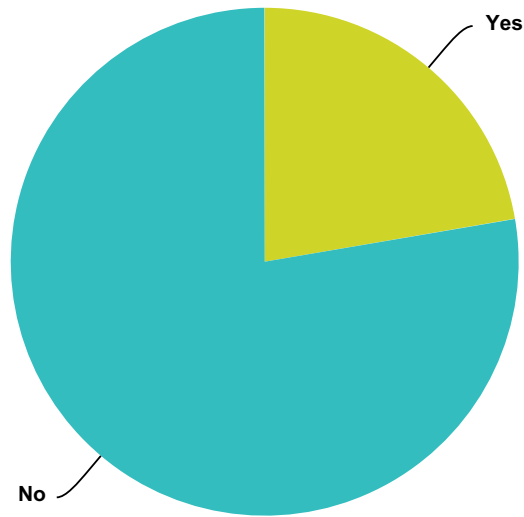


Answer Choices	Responses	
Very important (1)	81.62%	706
Important (2)	14.57%	126
Moderately important (3)	2.77%	24
Not important (4)	1.04%	9
<b>Total</b>		<b>865</b>

Basic Statistics				
<b>Minimum</b>	<b>Maximum</b>	<b>Median</b>	<b>Mean</b>	<b>Standard Deviation</b>
1.00	4.00	1.00	1.23	0.54

### Q15 Has your child ever considered not going to college?

Answered: 865 Skipped: 55

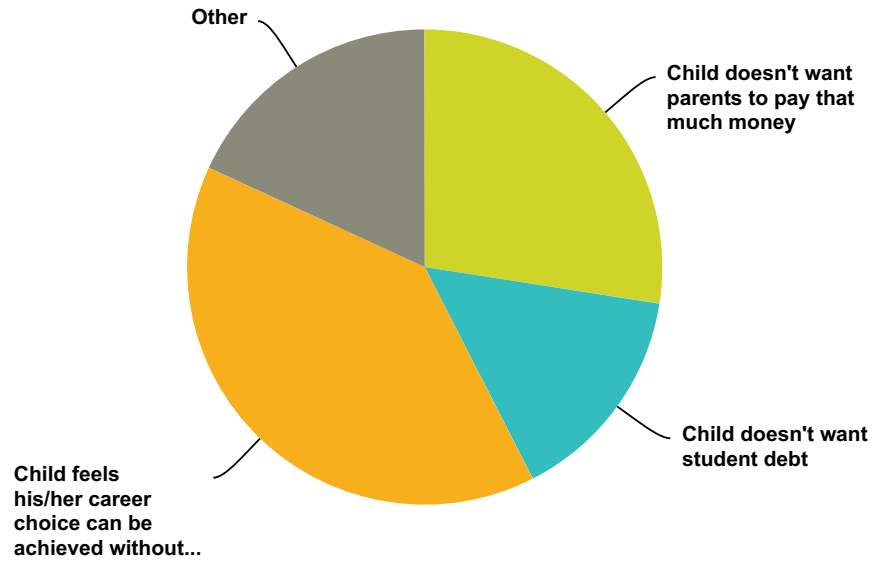


Answer Choices	Responses	
Yes (1)	22.31%	193
No (2)	77.69%	672
<b>Total</b>		<b>865</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.78	0.42

## Q16 Why did your child consider not going to college?

Answered: 193 Skipped: 727



Answer Choices	Responses
Child doesn't want parents to pay that much money (1)	27.46% 53
Child doesn't want student debt (2)	15.03% 29
Child feels his/her career choice can be achieved without college? (3)	39.38% 76
Other (4)	18.13% 35
<b>Total</b>	<b>193</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	3.00	2.48	1.08

#	(please specify)	Date
1	she has her reasons	7/23/2015 7:57 PM
2	wanted to work for a year to save up and THEN go	7/23/2015 4:27 PM
3	He want to join the navy	7/22/2015 10:07 PM
4	is considering college	7/22/2015 7:23 AM
5	She's only 7	7/21/2015 11:41 PM
6	He's a baby.	7/21/2015 11:08 PM
7	She is stubborn and lazy and uses not going to college as a reason that she doesn't have to try hard now.	7/21/2015 10:37 PM
8	no money	7/21/2015 9:16 PM
9	child wants to be done with school	7/21/2015 8:25 PM
10	Tired of school	7/21/2015 7:59 PM
11	Child wanted to travel	7/21/2015 7:42 PM

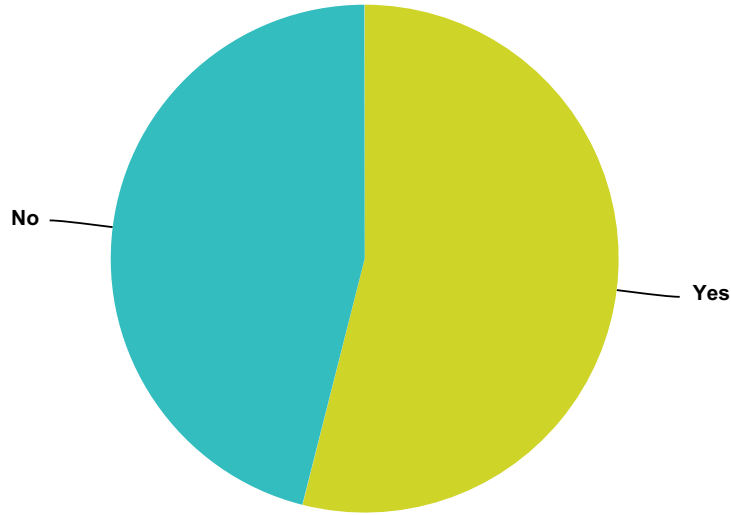


## State of College Savings 2015-2016

12	My child wants to attend college	7/21/2015 7:31 PM
13	My child is 8 and hates school	7/21/2015 6:24 PM
14	Doesn't know what she wants to do	7/21/2015 6:03 PM
15	go to college	7/21/2015 4:03 PM
16	They are too young.	7/21/2015 3:52 PM
17	doesn't know what he wants to do as a career yet and hates school	7/21/2015 3:46 PM
18	child paying for his own college	7/21/2015 3:44 PM
19	mistake, child always wanted to go	7/21/2015 3:42 PM
20	all of the above and no nearby colleges.	7/21/2015 3:36 PM
21	doesn't know anything about college yet as they are still in school	7/21/2015 3:30 PM
22	thinks he can be an entrepreneur	7/21/2015 3:30 PM
23	He wants to go to college	7/21/2015 3:28 PM
24	my children are both mentally delayed and are not college student material	7/21/2015 3:19 PM
25	Lazy	7/21/2015 2:57 PM
26	he's 4	7/21/2015 2:44 PM
27	No interest in going to school any longer	7/21/2015 2:41 PM
28	Wasn't concerned she wasn't emotionally ready	7/21/2015 2:37 PM
29	He is 15 and diagnosed with schizoaffective disorder and unsure what his future holds	7/21/2015 2:17 PM
30	She's only 9 and is trying on different beliefs/identities.	7/21/2015 2:03 PM
31	Neither parent graduated from college and are successful	7/21/2015 2:03 PM
32	child has disabilities that makes it very difficult to even think about it	7/21/2015 1:58 PM
33	not crazy about school	7/21/2015 1:48 PM
34	wanted to try different approach	7/21/2015 1:43 PM

### Q17 Have you talked with your child/children about the costs of college and your involvement in paying for it?

Answered: 860 Skipped: 60

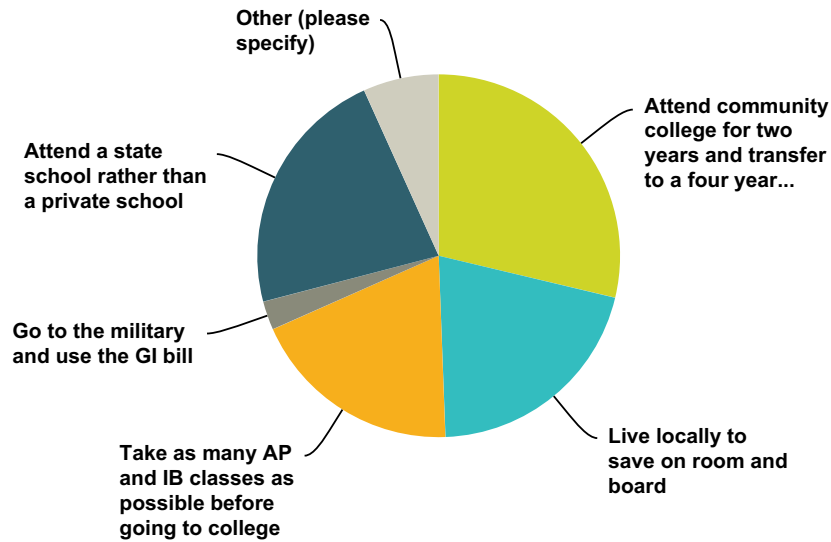


Answer Choices	Responses	
Yes (1)	53.95%	464
No (2)	46.05%	396
<b>Total</b>		<b>860</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	1.00	1.46	0.50

## Q18 What is the most important strategy your family uses to help reduce the cost of college?

Answered: 860 Skipped: 60



Answer Choices	Responses
Attend community college for two years and transfer to a four year college (1)	28.72% 247
Live locally to save on room and board (2)	20.70% 178
Take as many AP and IB classes as possible before going to college (3)	18.95% 163
Go to the military and use the GI bill (4)	2.56% 22
Attend a state school rather than a private school (5)	22.33% 192
Other (please specify) (6)	6.74% 58
<b>Total</b>	<b>860</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	3.00	2.89	1.69

#	Other (please specify)	Date
1	get a job	7/23/2015 7:58 PM
2	none	7/23/2015 12:11 PM
3	Unsure as we have the cash to pay for it all	7/23/2015 9:18 AM
4	n/a i have a newborn...	7/22/2015 4:56 PM
5	scholarships	7/22/2015 1:45 PM
6	NA	7/22/2015 1:33 PM
7	My son is in medical school	7/22/2015 12:36 PM
8	save	7/22/2015 11:22 AM

## State of College Savings 2015-2016

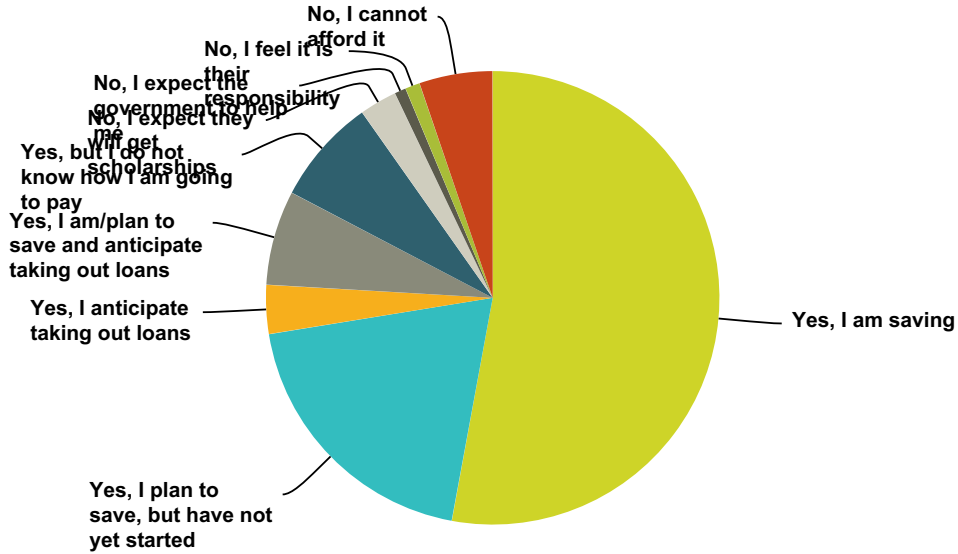
9	None	7/22/2015 5:57 AM
10	Save money	7/22/2015 1:02 AM
11	Don't have a set strategy	7/22/2015 12:09 AM
12	VA recognition	7/21/2015 11:48 PM
13	Dual enroll in high school for AA degree	7/21/2015 11:36 PM
14	nothing	7/21/2015 11:06 PM
15	Vocational School	7/21/2015 10:55 PM
16	have financial budgeting	7/21/2015 9:14 PM
17	scholarships	7/21/2015 7:47 PM
18	Start saving early	7/21/2015 7:45 PM
19	Start saving early	7/21/2015 6:56 PM
20	college savings plan	7/21/2015 5:47 PM
21	FL COLLEGE FUND	7/21/2015 5:21 PM
22	Stays home to save	7/21/2015 4:07 PM
23	take college courses on line for a degree	7/21/2015 4:06 PM
24	Scholarships and Grants	7/21/2015 3:56 PM
25	maximize opportunities for scholarships and grants	7/21/2015 3:52 PM
26	attend specific college out of state known for low tuition	7/21/2015 3:52 PM
27	get scholarships	7/21/2015 3:47 PM
28	don't have one	7/21/2015 3:43 PM
29	Scholarships	7/21/2015 3:41 PM
30	first selection and or getting job to start saving	7/21/2015 3:37 PM
31	n/a	7/21/2015 3:30 PM
32	nothing...just save for the best	7/21/2015 3:30 PM
33	none	7/21/2015 3:29 PM
34	Florida PrePaid College Savings Plan	7/21/2015 3:23 PM
35	homeschool	7/21/2015 3:20 PM
36	fafsa	7/21/2015 3:19 PM
37	UNDECIDED	7/21/2015 3:16 PM
38	scholarships	7/21/2015 3:12 PM
39	Start an Educational IRA when child is born	7/21/2015 3:11 PM
40	I DON'T KNOW WHAT TO DO	7/21/2015 3:04 PM
41	apply for scholarships and grants	7/21/2015 2:55 PM
42	im not sure	7/21/2015 2:55 PM
43	Parents work for college/university get tuition benefit	7/21/2015 2:41 PM
44	Savings account	7/21/2015 2:31 PM
45	Scholarships	7/21/2015 2:23 PM
46	Saving Money for child as soon as they were born for their college costs.	7/21/2015 2:22 PM
47	Nothing	7/21/2015 2:19 PM
48	To get Ira	7/21/2015 2:16 PM
49	Hope for an academic scholarship	7/21/2015 2:16 PM

## State of College Savings 2015-2016

50	We are saving already and our 3 children are still under 4.	7/21/2015 2:10 PM
51	no strategy	7/21/2015 2:10 PM
52	apply for scholarships and grants	7/21/2015 2:08 PM
53	Attend Church school	7/21/2015 2:07 PM
54	529 plans and other investments.	7/21/2015 2:04 PM
55	not doing it	7/21/2015 1:59 PM
56	i have not looked into it enough	7/21/2015 1:56 PM
57	none	7/21/2015 1:55 PM
58	My oldest kid is only 10	7/21/2015 1:37 PM

### Q19 Do you plan to help fund your child/children's college education? (Select One)

Answered: 860 Skipped: 60

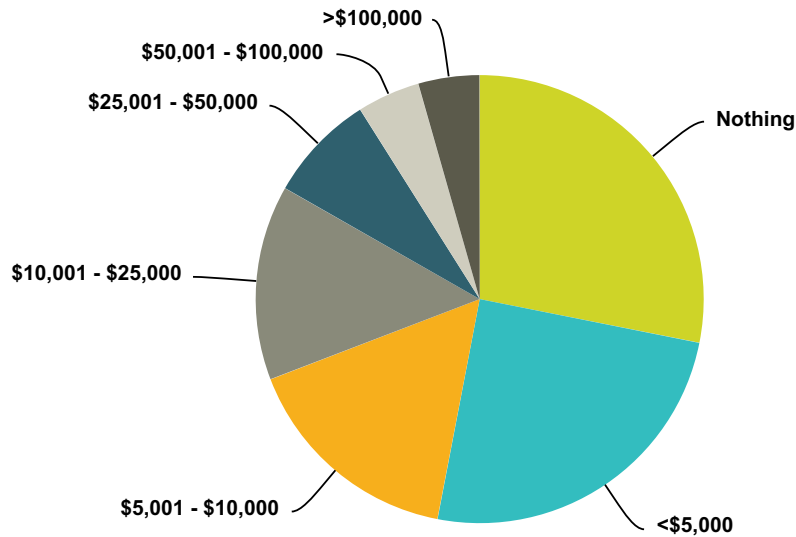


Answer Choices	Responses	
Yes, I am saving (1)	52.91%	455
Yes, I plan to save, but have not yet started (2)	19.53%	168
Yes, I anticipate taking out loans (3)	3.49%	30
Yes, I am/plan to save and anticipate taking out loans (4)	6.74%	58
Yes, but I do not know how I am going to pay (5)	7.56%	65
No, I expect they will get scholarships (6)	2.67%	23
No, I expect the government to help me (7)	0.81%	7
No, I feel it is their responsibility (8)	1.05%	9
No, I cannot afford it (9)	5.23%	45
<b>Total</b>		<b>860</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	9.00	1.00	2.44	2.21

### Q20 How much have you saved for your children's college education (per child)?

Answered: 860 Skipped: 60

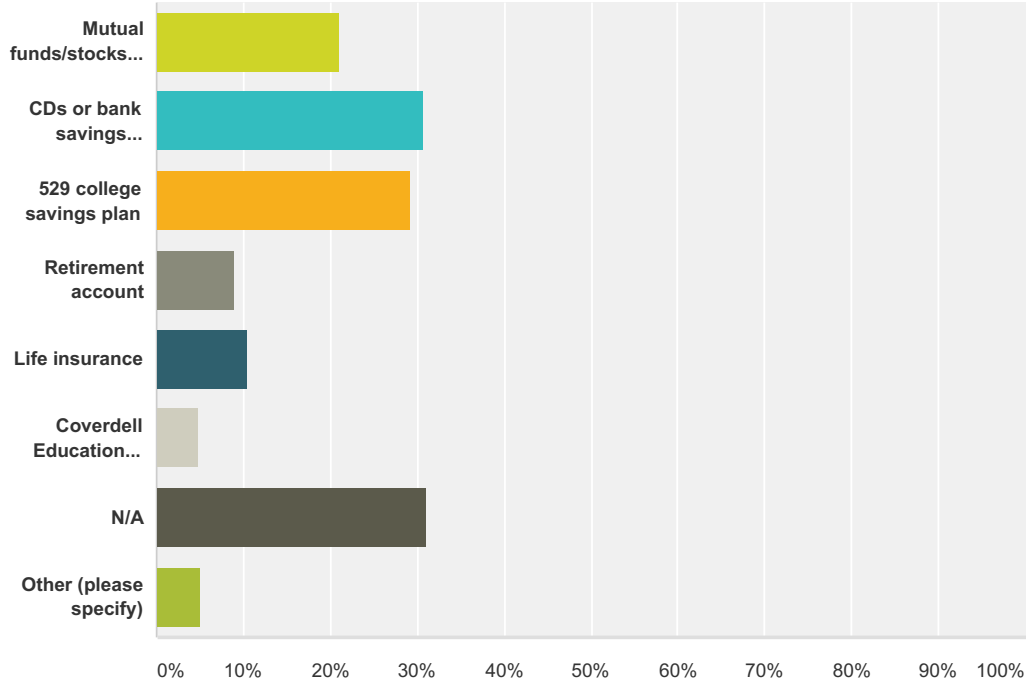


Answer Choices	Responses	
Nothing (1)	28.14%	242
<\$5,000 (2)	24.88%	214
\$5,001 - \$10,000 (3)	16.16%	139
\$10,001 - \$25,000 (4)	14.07%	121
\$25,001 - \$50,000 (5)	7.79%	67
\$50,001 - \$100,000 (6)	4.53%	39
>\$100,000 (7)	4.42%	38
<b>Total</b>		<b>860</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	2.00	2.80	1.70

### Q21 If you are saving for college, what vehicles are you using? (Check all that apply)

Answered: 860 Skipped: 60



Answer Choices	Responses	
Mutual funds/stocks/bonds - outside of a 529 plan (1)	21.05%	181
CDs or bank savings accounts - outside of a 529 plan (2)	30.70%	264
529 college savings plan (3)	29.30%	252
Retirement account (4)	8.95%	77
Life insurance (5)	10.47%	90
Coverdell Education Savings Account (6)	4.88%	42
N/A (7)	31.05%	267
Other (please specify) (8)	5.00%	43
<b>Total Respondents: 860</b>		

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	8.00	3.00	3.86	2.27

#	Other (please specify)	Date
1	I bonds	7/23/2015 9:27 AM
2	special investment account not listed	7/23/2015 9:18 AM

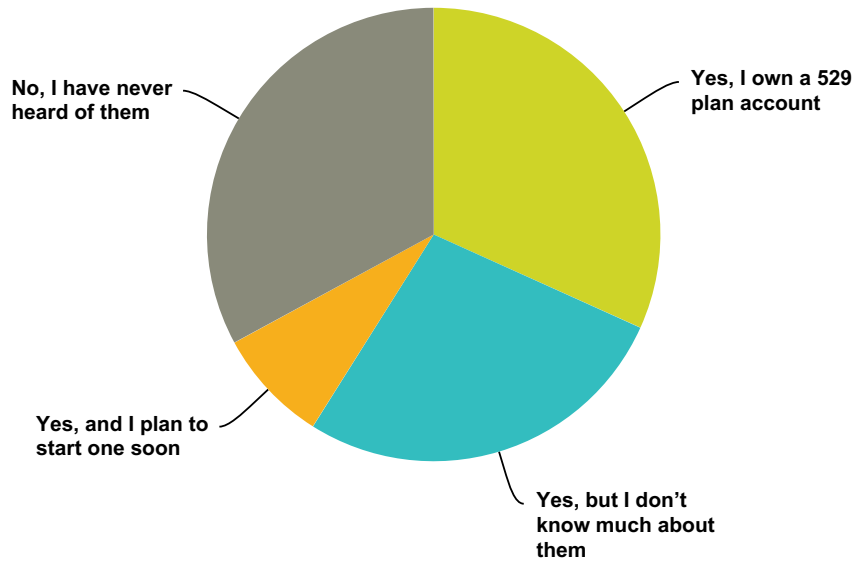


## State of College Savings 2015-2016

3	additional account	7/23/2015 1:30 AM
4	Savings Account	7/23/2015 1:15 AM
5	Savings	7/22/2015 10:06 PM
6	Savings accounts, CD's	7/22/2015 2:46 PM
7	trust fund	7/22/2015 12:36 PM
8	Simple savings acct.	7/22/2015 7:08 AM
9	Savings	7/22/2015 1:02 AM
10	family trusts in place over 100 years	7/21/2015 11:06 PM
11	Savings	7/21/2015 11:00 PM
12	Savings	7/21/2015 10:19 PM
13	inheritance	7/21/2015 9:41 PM
14	saving account	7/21/2015 9:14 PM
15	CD	7/21/2015 8:08 PM
16	Florida PrePaid	7/21/2015 7:54 PM
17	Regular bank savings account	7/21/2015 7:43 PM
18	BONDS	7/21/2015 7:34 PM
19	Child support	7/21/2015 7:21 PM
20	Savings account	7/21/2015 7:07 PM
21	FL COLLEGE FUND	7/21/2015 5:21 PM
22	Savings account	7/21/2015 4:16 PM
23	GI Bill	7/21/2015 4:09 PM
24	simple savings account	7/21/2015 4:00 PM
25	matress	7/21/2015 3:59 PM
26	savings account	7/21/2015 3:51 PM
27	regular savings	7/21/2015 3:48 PM
28	savings account	7/21/2015 3:34 PM
29	Florida Prepaid College Savings	7/21/2015 3:23 PM
30	just a regular savings account. putting money into it whenever we can.	7/21/2015 3:16 PM
31	nothing saved yet	7/21/2015 3:03 PM
32	anuity	7/21/2015 2:28 PM
33	am not saving for college	7/21/2015 2:26 PM
34	Savings account for child	7/21/2015 2:21 PM
35	Nothing	7/21/2015 2:19 PM
36	savings account	7/21/2015 2:16 PM
37	Savings account	7/21/2015 2:08 PM
38	SAvings Account	7/21/2015 2:07 PM
39	savings account	7/21/2015 2:04 PM
40	Bank	7/21/2015 1:46 PM
41	Separate savings account for my child	7/21/2015 1:43 PM
42	I plan on my boys getting scholarships yo attend college	7/21/2015 1:41 PM
43	Just regular savings, for now. However, we are looking at 529 plans.	7/21/2015 1:34 PM

### Q22 Do you know what a 529 college savings plan is?

Answered: 860 Skipped: 60

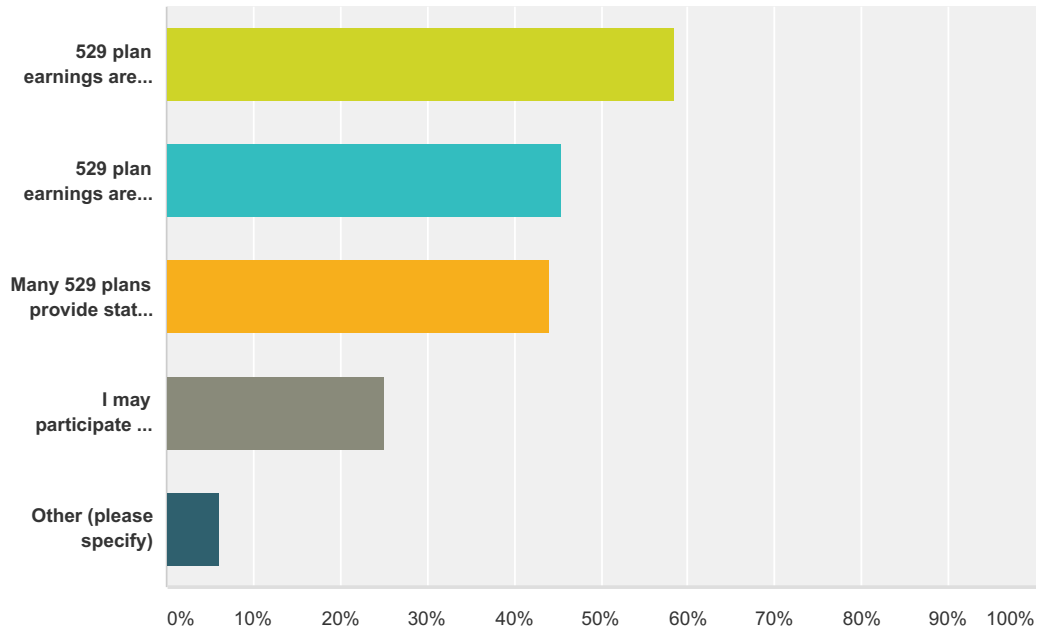


Answer Choices	Responses	
Yes, I own a 529 plan account (1)	31.74%	273
Yes, but I don't know much about them (2)	27.21%	234
Yes, and I plan to start one soon (3)	8.14%	70
No, I have never heard of them (4)	32.91%	283
<b>Total</b>		<b>860</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.42	1.24

### Q23 What do you know about 529s?

Answered: 571 Skipped: 349



Answer Choices	Responses
529 plan earnings are free from federal taxes (1)	58.49% 334
529 plan earnings are free from state tax (2)	45.53% 260
Many 529 plans provide state income tax deductions or credits (3)	44.13% 252
I may participate in any state's 529 plan (4)	25.04% 143
Other (please specify) (5)	6.13% 35
<b>Total Respondents: 571</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	2.30	1.16

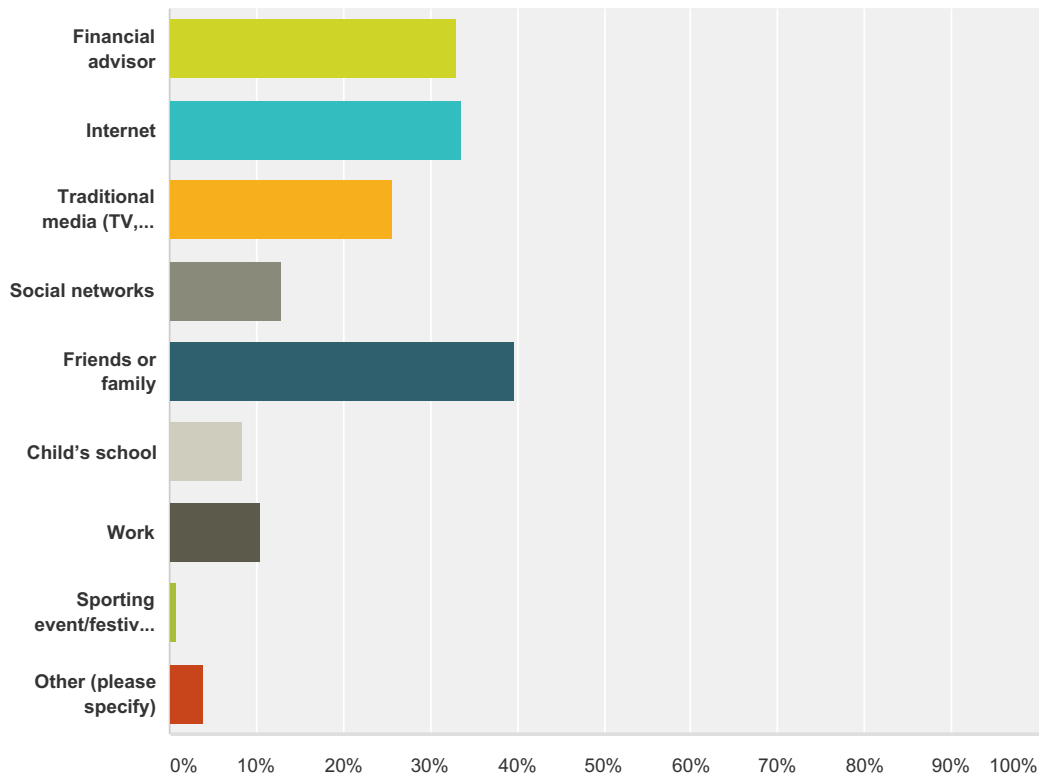
#	Other (please specify)	Date
1	it's a college savings plan that locks you in today's rates for future college years	7/23/2015 10:13 PM
2	I am not sure, my banker is a moron and set it up wrong and we got busted and had to pay federal taxes, so I am not really sure, THANK YOU ASSHOLES AT WELLS FARGO!	7/23/2015 4:29 PM
3	I do not need this	7/22/2015 12:36 PM
4	Only that they exist	7/22/2015 7:12 AM
5	I have no idea	7/22/2015 12:15 AM
6	Not sure, my wife knows	7/22/2015 12:10 AM
7	nothing	7/21/2015 11:10 PM
8	you have to use toward education	7/21/2015 10:46 PM

## State of College Savings 2015-2016

9	It's a way to save for college.	7/21/2015 9:16 PM
10	Not sure	7/21/2015 9:11 PM
11	have to use in my state	7/21/2015 8:27 PM
12	Nothing	7/21/2015 7:08 PM
13	Some are low cost - like Utah's Vanguard funds	7/21/2015 6:57 PM
14	none of this	7/21/2015 4:04 PM
15	nothing	7/21/2015 4:00 PM
16	had previous 529 plan for older child, but government did not allow my child to use because she went into a Christian college that the government did not approve. We only got out of the 529 plan the actual money we put in and it was taxed.	7/21/2015 3:55 PM
17	I've only heard of the term. I don't know anything about them.	7/21/2015 3:48 PM
18	I have a plan that was started for my youngest but have done nothing with it. And I haven't learned about what has been done for him up to this point	7/21/2015 3:43 PM
19	nothing, just heard of them	7/21/2015 3:32 PM
20	college savings	7/21/2015 3:31 PM
21	Not much, my spouse set it up.	7/21/2015 3:29 PM
22	NOT SURE	7/21/2015 3:21 PM
23	I don't know if any of these are true.	7/21/2015 3:17 PM
24	Higher admin costs then Coverdale IRA	7/21/2015 3:15 PM
25	unsure	7/21/2015 3:14 PM
26	nothing	7/21/2015 3:09 PM
27	nothing	7/21/2015 3:08 PM
28	s	7/21/2015 3:08 PM
29	NOT MUCH	7/21/2015 3:06 PM
30	It helps save money for college	7/21/2015 2:57 PM
31	have used in the past	7/21/2015 2:48 PM
32	nothing really	7/21/2015 2:28 PM
33	n/a	7/21/2015 2:18 PM
34	Nothing	7/21/2015 2:13 PM
35	I am not certain of either of these options	7/21/2015 1:58 PM

### Q24 If you have heard about 529 plans, how did you hear about them?

Answered: 567 Skipped: 353



Answer Choices	Responses
Financial advisor (1)	32.98% 187
Internet (2)	33.51% 190
Traditional media (TV, radio, newspaper) (3)	25.75% 146
Social networks (4)	12.87% 73
Friends or family (5)	39.68% 225
Child's school (6)	8.29% 47
Work (7)	10.41% 59
Sporting event/festival/other event (8)	0.88% 5
Other (please specify) (9)	3.88% 22
<b>Total Respondents: 567</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	9.00	3.00	3.52	2.03

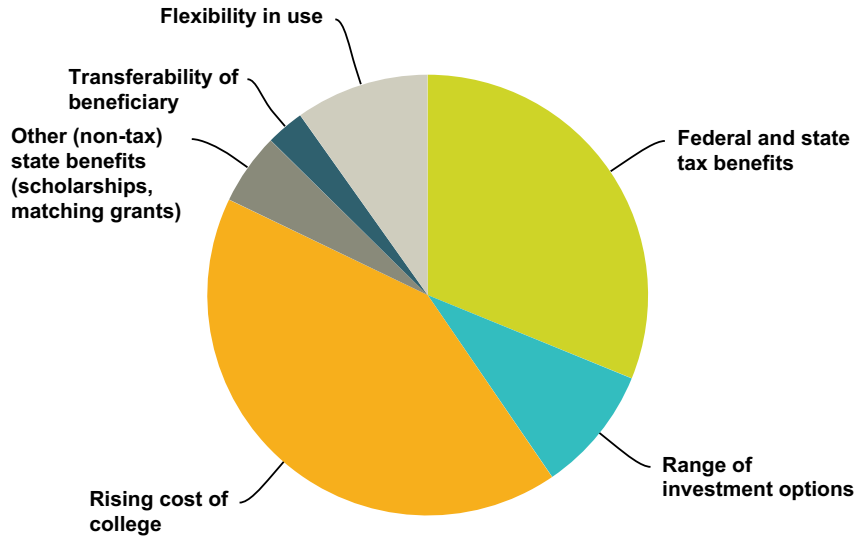
#	Other (please specify)	Date
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## State of College Savings 2015-2016

1	Bank Personel	7/23/2015 9:46 PM
2	the answers to the next few questions are irrelevant since I'm not saving in a 529 college plan. You should have had a response - N/A - or allowed me to skip these questions	7/23/2015 9:06 PM
3	no	7/22/2015 10:04 PM
4	father in law	7/22/2015 9:09 PM
5	Tax advisor	7/22/2015 2:38 PM
6	past experience	7/22/2015 5:24 AM
7	bank	7/21/2015 11:28 PM
8	Mailing from state agency	7/21/2015 11:17 PM
9	bank	7/21/2015 10:46 PM
10	Dave Ramsey	7/21/2015 9:50 PM
11	IRS documents	7/21/2015 8:15 PM
12	Income tax	7/21/2015 4:07 PM
13	Mailings	7/21/2015 3:59 PM
14	my college financial advisor talked with me about it for my childs future education	7/21/2015 3:56 PM
15	my bank	7/21/2015 3:37 PM
16	dave ramsey	7/21/2015 3:22 PM
17	My bank	7/21/2015 3:11 PM
18	income tax savings options	7/21/2015 2:59 PM
19	none	7/21/2015 2:52 PM
20	No	7/21/2015 2:13 PM
21	don't remember	7/21/2015 2:11 PM
22	Our state legislatures.	7/21/2015 1:36 PM

**Q25 If you are saving in a 529 college savings plan, what is the main reason you save in a 529 college savings plan?**

Answered: 571 Skipped: 349

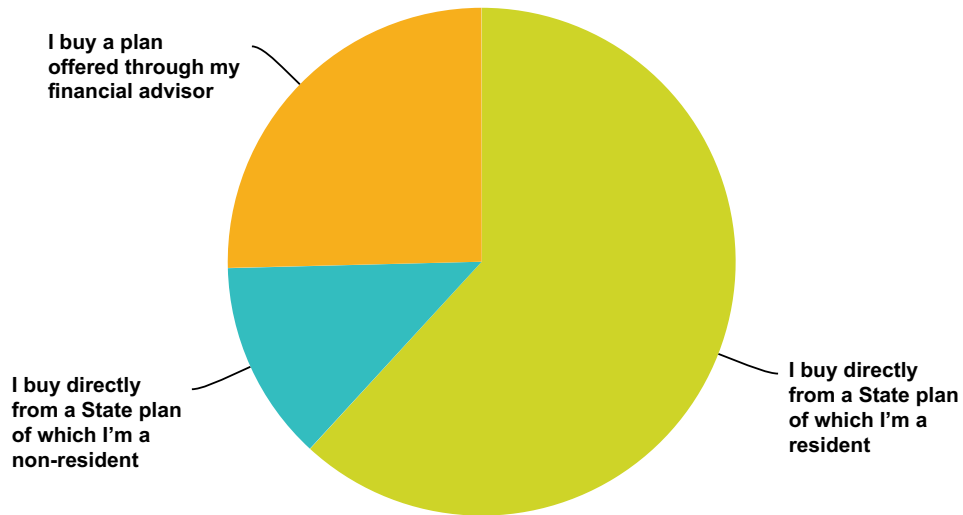


Answer Choices	Responses
Federal and state tax benefits (1)	31.17% 178
Range of investment options (2)	9.28% 53
Rising cost of college (3)	41.68% 238
Other (non-tax) state benefits (scholarships, matching grants) (4)	5.25% 30
Transferability of beneficiary (5)	2.80% 16
Flexibility in use (6)	9.81% 56
<b>Total</b>	<b>571</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	3.00	2.69	1.51

### Q26 If you use a 529 college savings plan, what kind of plan do you use?

Answered: 571 Skipped: 349



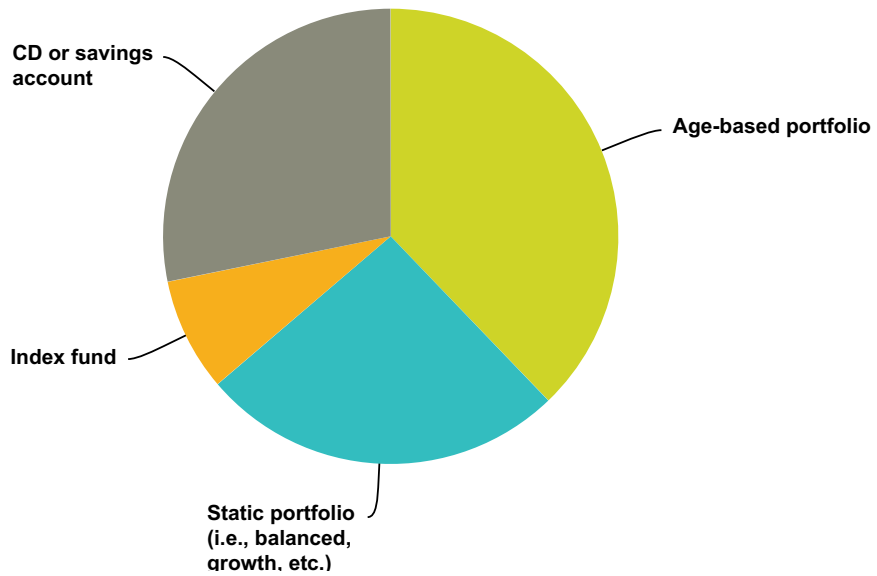
Answer Choices	Responses
I buy directly from a State plan of which I'm a resident (1)	61.82% 353
I buy directly from a State plan of which I'm a non-resident (2)	12.78% 73
I buy a plan offered through my financial advisor (3)	25.39% 145
<b>Total</b>	<b>571</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	1.00	1.64	0.86



### Q27 If you are saving in a 529 plan, what primary investment option are you using?

Answered: 571 Skipped: 349

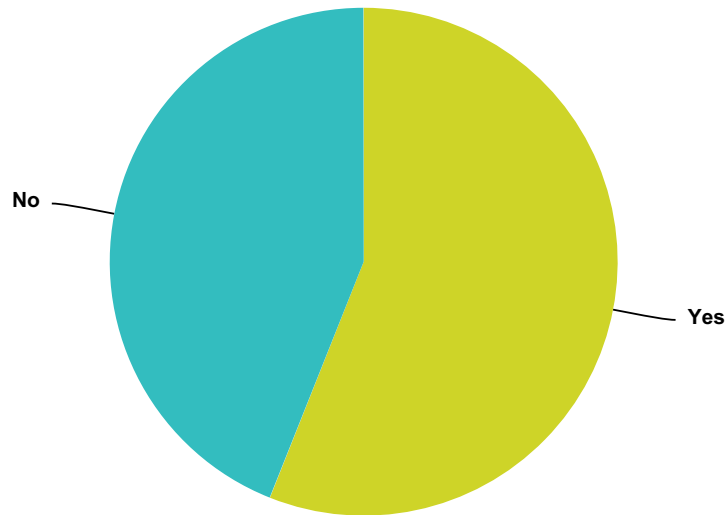


Answer Choices	Responses
Age-based portfolio (1)	37.83% 216
Static portfolio (i.e., balanced, growth, etc.) (2)	25.92% 148
Index fund (3)	8.06% 46
CD or savings account (4)	28.20% 161
<b>Total</b>	<b>571</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.27	1.23

### Q28 Are you using the 529 plan offered by [or through] your home state??

Answered: 571 Skipped: 349

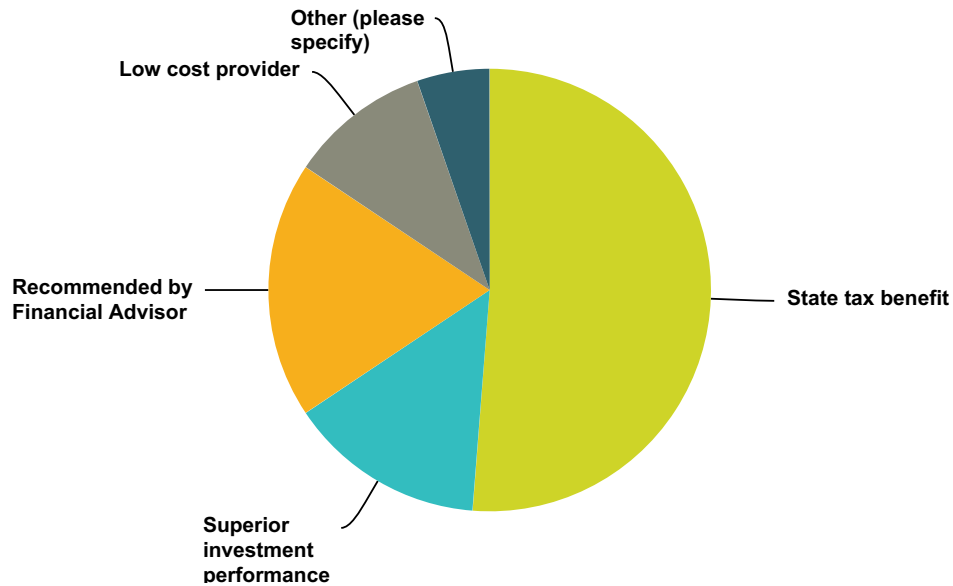


Answer Choices	Responses	
Yes (1)	56.04%	320
No (2)	43.96%	251
<b>Total</b>		<b>571</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	1.00	1.44	0.50

## Q29 Why are you using the 529 plan offered by [or through] your home state?

Answered: 320 Skipped: 600



Answer Choices	Responses	
State tax benefit (1)	51.25%	164
Superior investment performance (2)	14.37%	46
Recommended by Financial Advisor (3)	18.75%	60
Low cost provider (4)	10.31%	33
Other (please specify) (5)	5.31%	17
<b>Total</b>		<b>320</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	1.00	2.04	1.26

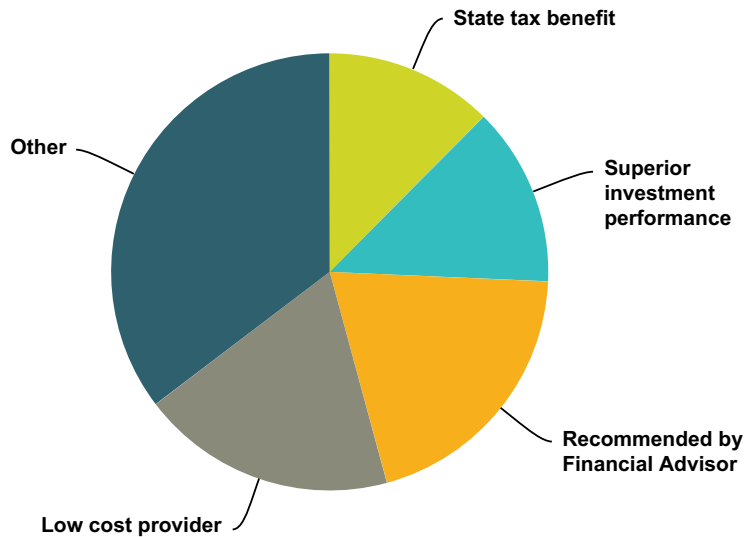
#	Other (please specify)	Date
1	I'm not using a 529 plan at all - this survey is pretty poorly constructed	7/23/2015 9:06 PM
2	a BANKER taked me into it and I have no idea what I actually have, it is listed on the statement as a retirement account, she was a moron!!!	7/23/2015 4:30 PM
3	provides for tuition at today's rate, locked in tuition	7/22/2015 9:10 PM
4	it was started by my inlaws as a gift	7/22/2015 1:15 AM
5	It's offered by the same place as my 401k	7/21/2015 10:56 PM
6	I'm not sure.	7/21/2015 10:40 PM
7	I didn't know you could use others	7/21/2015 9:26 PM
8	I don't know.	7/21/2015 9:16 PM
9	n/a, but survey wouldn't advance unless I picked an answer	7/21/2015 6:21 PM

## State of College Savings 2015-2016

10	recommended by friend	7/21/2015 5:23 PM
11	Only putting in what the state has provided	7/21/2015 3:44 PM
12	wher i live	7/21/2015 3:38 PM
13	NOT SURE	7/21/2015 3:06 PM
14	I'm not but there were no other choices	7/21/2015 2:36 PM
15	I am not using one, but for some reason all of the questions about if I am using a 529 required an answer before I could move on.	7/21/2015 2:28 PM
16	not sure	7/21/2015 2:11 PM
17	I thought you could only use the one offered through the State.	7/21/2015 1:36 PM

### Q30 Why are you not using the 529 plan offered by [or through] your home state?

Answered: 249 Skipped: 671



Answer Choices	Responses	
State tax benefit (1)	12.45%	31
Superior investment performance (2)	13.25%	33
Recommended by Financial Advisor (3)	20.08%	50
Low cost provider (4)	18.88%	47
Other (5)	35.34%	88
<b>Total</b>		<b>249</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	4.00	3.51	1.40

#	(please specify)	Date
1	i don't have one. survey would not continue unless i picked answers	7/23/2015 10:13 PM
2	recommended by friend	7/23/2015 10:22 AM
3	not ready yet	7/23/2015 1:52 AM
4	I don't know enough about it	7/22/2015 10:08 PM
5	Moved	7/22/2015 3:17 PM
6	I'd rather save on my own. I want to use the money for anything, not just college if my childe decides not to attend.	7/22/2015 1:47 PM
7	my state has no tax benefit	7/22/2015 11:00 AM
8	what if my child doesnt go to college	7/22/2015 9:25 AM
9	Not currently enrolled in plan	7/22/2015 7:13 AM
10	moved	7/22/2015 3:44 AM

## State of College Savings 2015-2016

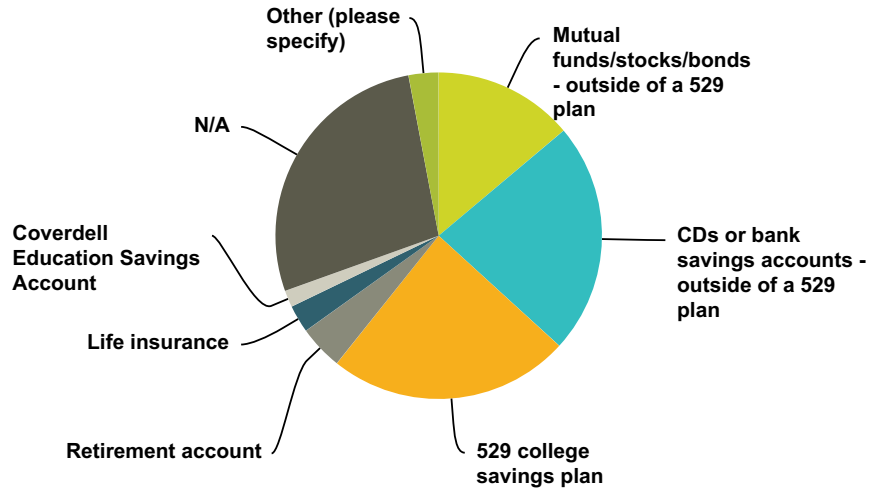
11	not using one period, using an IRA in case kids do not go to college	7/22/2015 12:41 AM
12	heard they were getting rid of it	7/22/2015 12:20 AM
13	I don't know a darned thing about them	7/22/2015 12:15 AM
14	Was previously in a different state.	7/22/2015 12:13 AM
15	I haven't looked into it yet.	7/21/2015 11:46 PM
16	I don't trust this state to manage the money.	7/21/2015 11:29 PM
17	i am	7/21/2015 11:20 PM
18	Haven't started one yet	7/21/2015 11:16 PM
19	not sure	7/21/2015 10:46 PM
20	Can't afford it	7/21/2015 10:14 PM
21	havent gotten around to doing it	7/21/2015 10:00 PM
22	unaware	7/21/2015 9:58 PM
23	Don't know	7/21/2015 9:31 PM
24	I don't have a 529	7/21/2015 9:24 PM
25	cant afford to	7/21/2015 9:12 PM
26	Moved	7/21/2015 9:02 PM
27	I dont know much about it	7/21/2015 8:13 PM
28	Parents in another state started one for each child	7/21/2015 7:09 PM
29	Utah's are lower cost	7/21/2015 6:58 PM
30	My parents invested in a 529 plan for my daughter through their state	7/21/2015 6:26 PM
31	no tax benefit in california	7/21/2015 6:26 PM
32	i dont know about it enough yet	7/21/2015 6:20 PM
33	Not applicable	7/21/2015 5:51 PM
34	lack of resources	7/21/2015 5:17 PM
35	originally lived in MA and enrolled in MA plan	7/21/2015 5:13 PM
36	not using it yet	7/21/2015 4:57 PM
37	Don't make enough money	7/21/2015 4:08 PM
38	not using any	7/21/2015 4:04 PM
39	just saving on my own	7/21/2015 4:00 PM
40	I am not using 529 yet	7/21/2015 3:59 PM
41	I am not currently using one.	7/21/2015 3:59 PM
42	i dont even have one	7/21/2015 3:56 PM
43	the federal government will not approve Christian college that my daughter will most likely attend	7/21/2015 3:55 PM
44	waited too late	7/21/2015 3:55 PM
45	Hve not started saving yet, but I will soon	7/21/2015 3:49 PM
46	I am not currently using a 529 plan	7/21/2015 3:48 PM
47	haven't started yet	7/21/2015 3:45 PM
48	Don't know	7/21/2015 3:42 PM
49	dont know much	7/21/2015 3:35 PM
50	not using any 529 plan at this time or will ever	7/21/2015 3:31 PM
51	Opened before we moved	7/21/2015 3:29 PM

## State of College Savings 2015-2016

52	current financial situation	7/21/2015 3:29 PM
53	ldk	7/21/2015 3:28 PM
54	think we have it covered	7/21/2015 3:23 PM
55	I'm not using one at all. questions before wouldn't let me choose n/a	7/21/2015 3:18 PM
56	I don't have a 529 plan, I have a 530 plan and I couldn't go any further with the survey unless I checked a box	7/21/2015 3:16 PM
57	Have other savings and investments	7/21/2015 3:15 PM
58	no reason	7/21/2015 3:12 PM
59	not interested	7/21/2015 3:12 PM
60	dont have one	7/21/2015 3:07 PM
61	not using anything at the moment	7/21/2015 3:04 PM
62	i'm not using a 529 yet	7/21/2015 3:02 PM
63	I am not aware of this and have not started using it	7/21/2015 3:00 PM
64	From previous state where I lived (California)	7/21/2015 2:59 PM
65	have not heard of it until recently	7/21/2015 2:58 PM
66	Don't know enough about it	7/21/2015 2:57 PM
67	N/a	7/21/2015 2:48 PM
68	not saving yet	7/21/2015 2:46 PM
69	Just have not started yet	7/21/2015 2:42 PM
70	cant afford	7/21/2015 2:42 PM
71	I do not have one yet	7/21/2015 2:37 PM
72	dk	7/21/2015 2:34 PM
73	i'd rather save it in my bank	7/21/2015 2:29 PM
74	Need more information	7/21/2015 2:27 PM
75	No excess money to fund 529	7/21/2015 2:25 PM
76	Too expensive	7/21/2015 2:24 PM
77	n/a	7/21/2015 2:18 PM
78	Haven't looked into it yet	7/21/2015 2:16 PM
79	not saving for college	7/21/2015 2:10 PM
80	not using at all	7/21/2015 2:08 PM
81	Focusing money on other things right now	7/21/2015 2:05 PM
82	Need more information	7/21/2015 1:58 PM

### Q31 What is your primary college savings vehicle? (Check one)

Answered: 843 Skipped: 77



Answer Choices	Responses
Mutual funds/stocks/bonds - outside of a 529 plan (1)	13.88% 117
CDs or bank savings accounts - outside of a 529 plan (2)	22.89% 193
529 college savings plan (3)	23.96% 202
Retirement account (4)	4.39% 37
Life insurance (5)	2.73% 23
Coverdell Education Savings Account (6)	1.66% 14
N/A (7)	27.52% 232
Other (please specify) (8)	2.97% 25
<b>Total</b>	<b>843</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	8.00	3.00	3.89	2.33

#	Other (please specify)	Date
1	special investment account	7/23/2015 9:18 AM
2	Savings Acct	7/23/2015 1:17 AM
3	Owning property	7/21/2015 11:43 PM
4	trusts	7/21/2015 11:06 PM
5	Bank savings	7/21/2015 11:01 PM
6	Florida Pre paid	7/21/2015 7:58 PM

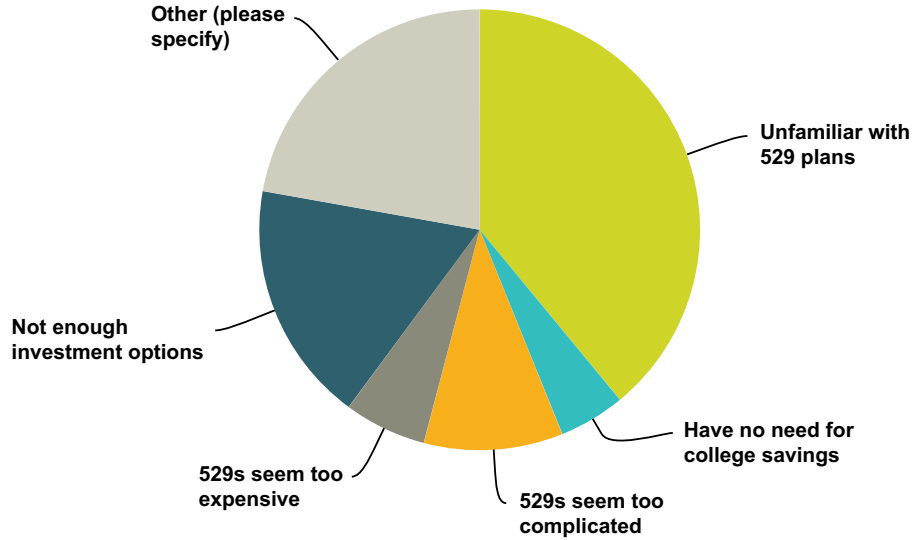


## State of College Savings 2015-2016

7	BONDS	7/21/2015 7:35 PM
8	Child support	7/21/2015 7:24 PM
9	Savings account	7/21/2015 7:07 PM
10	GI Bill	7/21/2015 4:09 PM
11	traditional savings account	7/21/2015 4:01 PM
12	matress	7/21/2015 4:00 PM
13	bank account	7/21/2015 3:52 PM
14	regular savings	7/21/2015 3:49 PM
15	regular bank savings account.	7/21/2015 3:19 PM
16	scholarships and student loans	7/21/2015 3:19 PM
17	savings account	7/21/2015 3:10 PM
18	Savings and 529	7/21/2015 2:55 PM
19	not saving yet	7/21/2015 2:47 PM
20	Work benefit	7/21/2015 2:43 PM
21	nothing right now.	7/21/2015 2:27 PM
22	savings account	7/21/2015 2:17 PM
23	SAvings Account	7/21/2015 2:10 PM
24	bank	7/21/2015 1:47 PM
25	Savings account	7/21/2015 1:43 PM

### Q32 If you are not currently saving for college in a 529 plan, what is the primary reason why not?

Answered: 843 Skipped: 77



Answer Choices	Responses
Unfamiliar with 529 plans (1)	39.03% 329
Have no need for college savings (2)	4.86% 41
529s seem too complicated (3)	10.20% 86
529s seem too expensive (4)	6.05% 51
Not enough investment options (5)	17.67% 149
Other (please specify) (6)	22.18% 187
<b>Total</b>	<b>843</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	3.00	3.25	2.08

#	Other (please specify)	Date
1	living paycheck to paycheck while i am in school myself	7/23/2015 10:14 PM
2	We are	7/23/2015 9:47 PM
3	Have a plan	7/23/2015 8:15 PM
4	No income at this time	7/23/2015 8:00 PM
5	no money	7/23/2015 7:59 PM
6	na	7/23/2015 4:30 PM
7	plan to start soon	7/23/2015 2:01 PM
8	na	7/23/2015 2:00 PM

## State of College Savings 2015-2016

9	I am	7/23/2015 10:23 AM
10	I am saving in a 529 plan	7/23/2015 9:29 AM
11	n/a	7/23/2015 9:20 AM
12	I am using a 529	7/23/2015 8:31 AM
13	i am saving in a 529 plan	7/23/2015 8:21 AM
14	Using 529 plan	7/23/2015 2:03 AM
15	working on saving money	7/23/2015 1:53 AM
16	Will invest soon	7/23/2015 1:17 AM
17	Na	7/23/2015 1:04 AM
18	N/A	7/22/2015 11:08 PM
19	No good reason Why not	7/22/2015 10:12 PM
20	I am currently saving	7/22/2015 10:12 PM
21	I am. This question should not be required or should have another option.	7/22/2015 9:11 PM
22	We are saving with 529 plan	7/22/2015 9:06 PM
23	haven't gotten around to it	7/22/2015 9:03 PM
24	I am using it	7/22/2015 8:06 PM
25	none	7/22/2015 7:50 PM
26	none	7/22/2015 6:04 PM
27	Am	7/22/2015 3:18 PM
28	Haven't signed up	7/22/2015 2:49 PM
29	I've been saving some other way	7/22/2015 2:39 PM
30	I want to use the money for anything, not just college if my child decides not to attend or if they don't use all the money.	7/22/2015 1:48 PM
31	I am using a 529 plan	7/22/2015 1:43 PM
32	na	7/22/2015 1:42 PM
33	529 isn't flexible enough	7/22/2015 12:24 PM
34	WE ARE	7/22/2015 12:15 PM
35	I am	7/22/2015 11:01 AM
36	Using one	7/22/2015 10:13 AM
37	I have	7/22/2015 9:59 AM
38	we use them	7/22/2015 8:50 AM
39	.	7/22/2015 8:38 AM
40	using 529	7/22/2015 7:44 AM
41	I do have one	7/22/2015 7:14 AM
42	Have one	7/22/2015 6:56 AM
43	N/A	7/22/2015 5:25 AM
44	I am	7/22/2015 3:45 AM
45	Na	7/22/2015 3:01 AM
46	I am using a 529	7/22/2015 1:35 AM
47	i am need an option to say that	7/22/2015 1:15 AM
48	if the kids do not go to college, I will be penalized when taking the money out	7/22/2015 12:43 AM

## State of College Savings 2015-2016

49	already saving	7/22/2015 12:31 AM
50	I am	7/22/2015 12:12 AM
51	Limited income	7/21/2015 11:59 PM
52	I am saving in a 529 plan	7/21/2015 11:38 PM
53	no savings to use	7/21/2015 11:28 PM
54	not employed righht now & my ex did not thin it was important enough to do	7/21/2015 11:22 PM
55	I am	7/21/2015 11:21 PM
56	Waiting a couple years	7/21/2015 11:18 PM
57	I use a 529	7/21/2015 11:10 PM
58	I do	7/21/2015 10:57 PM
59	No extra money	7/21/2015 10:57 PM
60	N/A	7/21/2015 10:49 PM
61	N/a	7/21/2015 10:41 PM
62	He was just born	7/21/2015 10:40 PM
63	we are saving	7/21/2015 10:20 PM
64	I actually am	7/21/2015 10:09 PM
65	havent transfered money	7/21/2015 10:01 PM
66	Na	7/21/2015 9:58 PM
67	N/A	7/21/2015 9:51 PM
68	Already invested	7/21/2015 9:38 PM
69	I am saving	7/21/2015 9:27 PM
70	Not interested	7/21/2015 9:25 PM
71	cant afford it	7/21/2015 9:13 PM
72	na	7/21/2015 9:09 PM
73	haven't been able to move money yet	7/21/2015 8:58 PM
74	i am	7/21/2015 8:28 PM
75	Am doing it	7/21/2015 8:16 PM
76	I am using one	7/21/2015 8:15 PM
77	I own a 529 plan	7/21/2015 7:58 PM
78	n/a	7/21/2015 7:48 PM
79	I am	7/21/2015 7:47 PM
80	Just haven't started saving yet	7/21/2015 7:24 PM
81	HAVE A PLAN	7/21/2015 7:09 PM
82	n/a	7/21/2015 7:08 PM
83	Son is 5 months old	7/21/2015 6:58 PM
84	am using	7/21/2015 6:53 PM
85	currently saving	7/21/2015 6:51 PM
86	Low on funds	7/21/2015 6:39 PM
87	i do	7/21/2015 6:38 PM
88	N/A	7/21/2015 6:27 PM
89	don't want to pay penalty's if my child doesn't go to college	7/21/2015 6:22 PM

## State of College Savings 2015-2016

90	I am saving for 529 plans	7/21/2015 5:50 PM
91	we r using a 529 plan	7/21/2015 5:49 PM
92	Have a 529	7/21/2015 5:40 PM
93	Am saving	7/21/2015 5:24 PM
94	No extra	7/21/2015 5:14 PM
95	Already have	7/21/2015 5:09 PM
96	I'm using 529 plans	7/21/2015 5:01 PM
97	we have one	7/21/2015 4:57 PM
98	Just have not started.	7/21/2015 4:56 PM
99	not applicable since I am saving for college	7/21/2015 4:31 PM
100	i am	7/21/2015 4:27 PM
101	I am	7/21/2015 4:25 PM
102	Saving in a 529	7/21/2015 4:08 PM
103	I do have a 529 plan	7/21/2015 4:06 PM
104	need a consistent job	7/21/2015 4:02 PM
105	not ready to save yet	7/21/2015 4:00 PM
106	none	7/21/2015 3:58 PM
107	I am	7/21/2015 3:57 PM
108	Federal government disqualifies Christian colleges	7/21/2015 3:56 PM
109	waited too late	7/21/2015 3:56 PM
110	I am	7/21/2015 3:56 PM
111	I am using	7/21/2015 3:54 PM
112	Too many bills	7/21/2015 3:53 PM
113	DON'T KNOW WHAT IT IS	7/21/2015 3:51 PM
114	will save soon	7/21/2015 3:50 PM
115	not applicable	7/21/2015 3:50 PM
116	My husband and I are still paying for our college education, we cannot start saving towards our children's yet.	7/21/2015 3:49 PM
117	child pays for college	7/21/2015 3:46 PM
118	I am saving	7/21/2015 3:45 PM
119	n/a	7/21/2015 3:43 PM
120	current saving	7/21/2015 3:41 PM
121	am usng	7/21/2015 3:40 PM
122	Have one	7/21/2015 3:33 PM
123	I AM	7/21/2015 3:32 PM
124	current financial situation	7/21/2015 3:30 PM
125	I am	7/21/2015 3:26 PM
126	i am	7/21/2015 3:24 PM
127	already investing in one	7/21/2015 3:24 PM
128	dont have the extra money	7/21/2015 3:21 PM
129	I am saving with a 529	7/21/2015 3:20 PM
130	Already have one	7/21/2015 3:20 PM

## State of College Savings 2015-2016

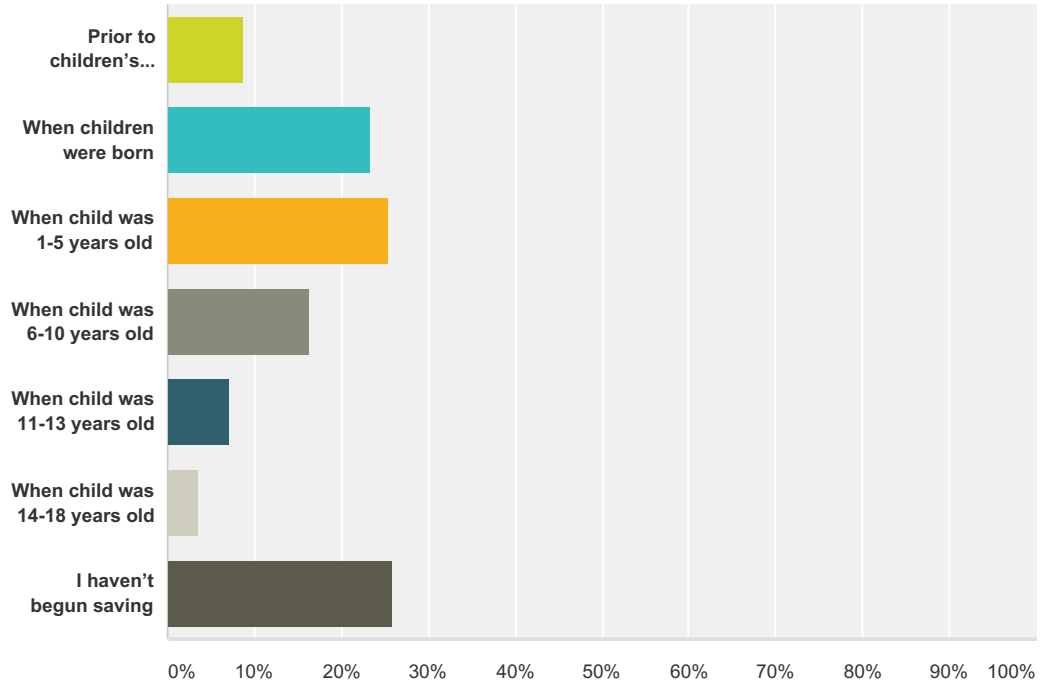
131	na	7/21/2015 3:20 PM
132	n/a	7/21/2015 3:19 PM
133	using 529	7/21/2015 3:18 PM
134	I am saving in 529	7/21/2015 3:18 PM
135	Saved all along	7/21/2015 3:15 PM
136	don't know what it is	7/21/2015 3:15 PM
137	I don't know what that is.	7/21/2015 3:12 PM
138	I am using one	7/21/2015 3:11 PM
139	not ready for that financial step	7/21/2015 3:10 PM
140	n/a	7/21/2015 3:08 PM
141	CAN'T AFFORD IT	7/21/2015 3:07 PM
142	n/a	7/21/2015 3:06 PM
143	I have one	7/21/2015 3:06 PM
144	N/a	7/21/2015 3:05 PM
145	haven't started savings for college yet	7/21/2015 3:02 PM
146	I am saving in a 529	7/21/2015 3:00 PM
147	i have a 529 plan	7/21/2015 3:00 PM
148	Not enough cashflow right now	7/21/2015 2:59 PM
149	N/A	7/21/2015 2:55 PM
150	don't make enough money to save	7/21/2015 2:53 PM
151	Don't have the extra money	7/21/2015 2:50 PM
152	On a fixed income	7/21/2015 2:49 PM
153	no money to save	7/21/2015 2:47 PM
154	We are.	7/21/2015 2:45 PM
155	Not there yet	7/21/2015 2:43 PM
156	I am.	7/21/2015 2:42 PM
157	already had it	7/21/2015 2:40 PM
158	Na	7/21/2015 2:40 PM
159	have a 529	7/21/2015 2:40 PM
160	n/a	7/21/2015 2:39 PM
161	financial advisor didn't recommend	7/21/2015 2:39 PM
162	My financial advisor recommended against it	7/21/2015 2:37 PM
163	Have one	7/21/2015 2:35 PM
164	I have a 529 plan for both of my children	7/21/2015 2:33 PM
165	Too little income	7/21/2015 2:31 PM
166	i have one	7/21/2015 2:26 PM
167	prefer flexibility of other options	7/21/2015 2:26 PM
168	Just haven't done it yet	7/21/2015 2:26 PM
169	No excess funds at this time	7/21/2015 2:25 PM
170	NA	7/21/2015 2:24 PM
171	I am saving thru one	7/21/2015 2:23 PM

## State of College Savings 2015-2016

172	I am	7/21/2015 2:19 PM
173	just started family	7/21/2015 2:17 PM
174	dont have any extra money at this time	7/21/2015 2:15 PM
175	none of the abvoe	7/21/2015 2:15 PM
176	Not enough money	7/21/2015 2:14 PM
177	already using	7/21/2015 2:12 PM
178	Opened by my child's grandparents	7/21/2015 2:10 PM
179	dumb question	7/21/2015 2:10 PM
180	already have one	7/21/2015 2:09 PM
181	I have a 529	7/21/2015 2:05 PM
182	I DO have a 529	7/21/2015 2:05 PM
183	none	7/21/2015 2:05 PM
184	I am using a 529 plan	7/21/2015 2:03 PM
185	i do	7/21/2015 1:42 PM
186	none	7/21/2015 1:42 PM
187	I use lifeinsurance	7/21/2015 1:31 PM

**Q33 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: 843 Skipped: 77



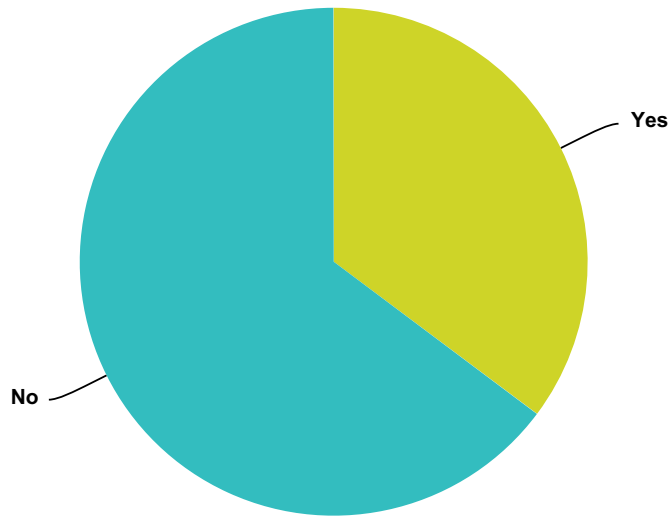
Answer Choices	Responses
Prior to children's birth (1)	8.78% 74
When children were born (2)	23.37% 197
When child was 1-5 years old (3)	25.50% 215
When child was 6-10 years old (4)	16.37% 138
When child was 11-13 years old (5)	7.12% 60
When child was 14-18 years old (6)	3.56% 30
I haven't begun saving (7)	25.98% 219
<b>Total Respondents: 843</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	3.00	3.94	2.02



### Q34 Do you know how much you'll need to save to fund college for your children?

Answered: 843 Skipped: 77

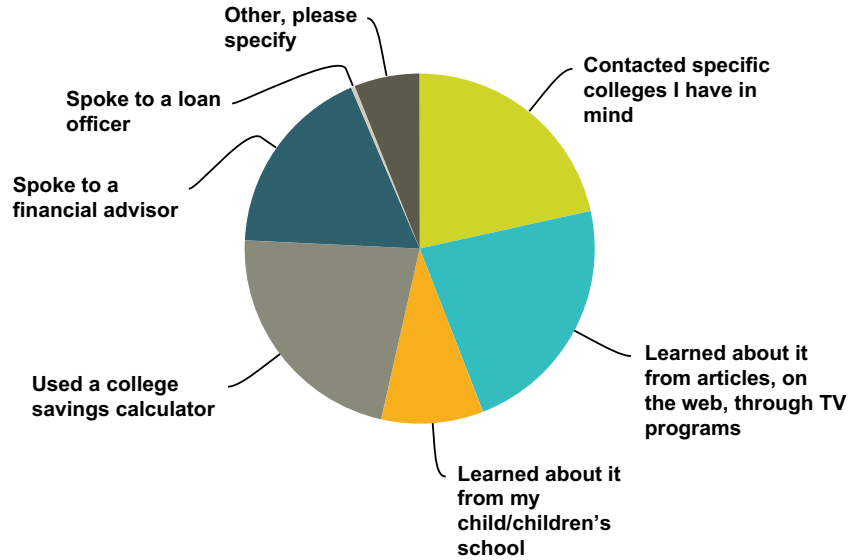


Answer Choices	Responses
Yes (1)	35.23% 297
No (2)	64.77% 546
<b>Total</b>	<b>843</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.65	0.48

### Q35 How did you determine the amount?

Answered: 297 Skipped: 623



Answer Choices	Responses
Contacted specific colleges I have in mind (1)	21.55% 64
Learned about it from articles, on the web, through TV programs (2)	22.56% 67
Learned about it from my child/children's school (3)	9.43% 28
Used a college savings calculator (4)	22.22% 66
Spoke to a financial advisor (5)	17.85% 53
Spoke to a loan officer (6)	0.34% 1
Other, please specify (7)	6.06% 18
<b>Total</b>	<b>297</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	3.00	3.18	1.73

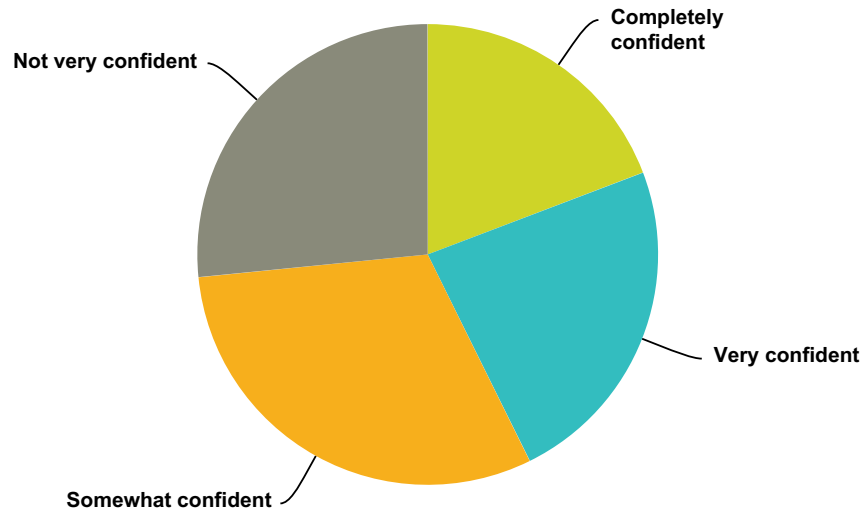
#	Other, please specify	Date
1	We set a certain dollar amount we would pay for college per year and our kids have to come up with the difference (if there is one) through work or scholarships.	7/22/2015 1:54 PM
2	two other children already went trough college	7/22/2015 8:36 AM
3	Federal sute	7/22/2015 6:56 AM
4	Historical increases ...number of years to college... current cost	7/21/2015 10:58 PM
5	Determined how much we would fund and they will have to earn scholarships for the rest.	7/21/2015 8:23 PM
6	I own a prepaid program	7/21/2015 7:58 PM
7	determined by husband	7/21/2015 5:50 PM
8	round up amount of how much it should be plus more	7/21/2015 4:06 PM

## State of College Savings 2015-2016

9	judging by my own college expenses and accounting for inflation.	7/21/2015 3:20 PM
10	my children will be homeschooled as they are special needs and are severely mentally delayed	7/21/2015 3:20 PM
11	Found out from the college	7/21/2015 3:18 PM
12	Contacted specific colleges they want to attend	7/21/2015 2:56 PM
13	Attended college myself	7/21/2015 2:53 PM
14	figured it out myself	7/21/2015 2:49 PM
15	I have been in college financial aid for over 12 years	7/21/2015 2:43 PM
16	from own education costs	7/21/2015 2:39 PM
17	Learned about it through the average college saving private vs public.	7/21/2015 2:16 PM
18	Past experience	7/21/2015 2:10 PM

### Q36 How confident are you that you will reach your college savings goals?

Answered: 843 Skipped: 77

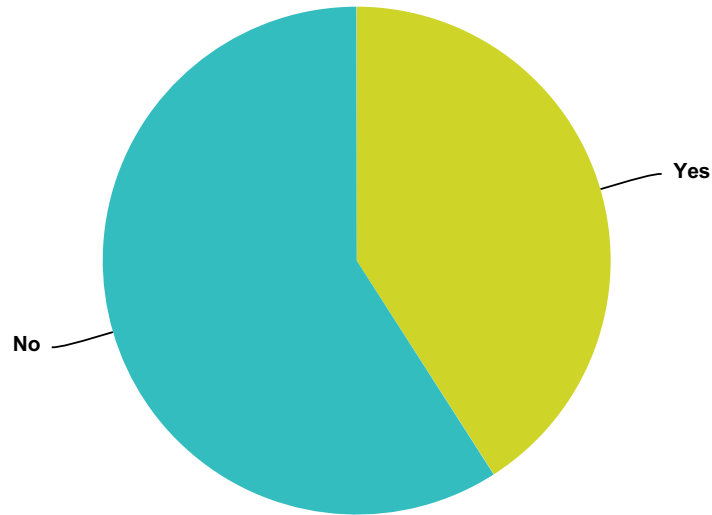


Answer Choices	Responses	
Completely confident (1)	19.22%	162
Very confident (2)	23.49%	198
Somewhat confident (3)	30.72%	259
Not very confident (4)	26.57%	224
<b>Total</b>		<b>843</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	3.00	2.65	1.07

### Q37 Do you currently have an automatic monthly savings plan set up for college savings?

Answered: 843 Skipped: 77

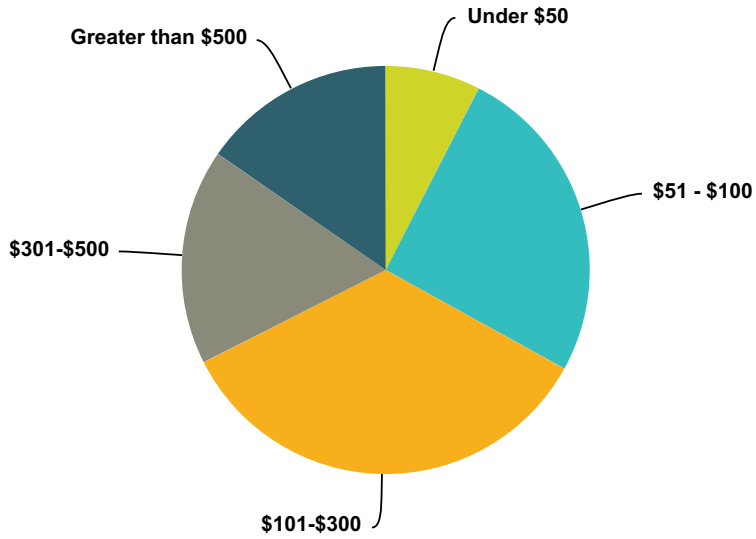


Answer Choices	Responses	
Yes (1)	40.93%	345
No (2)	59.07%	498
<b>Total</b>		<b>843</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 2.00	<b>Median</b> 2.00	<b>Mean</b> 1.59	<b>Standard Deviation</b> 0.49

### Q38 How much do you save monthly?

Answered: 345 Skipped: 575

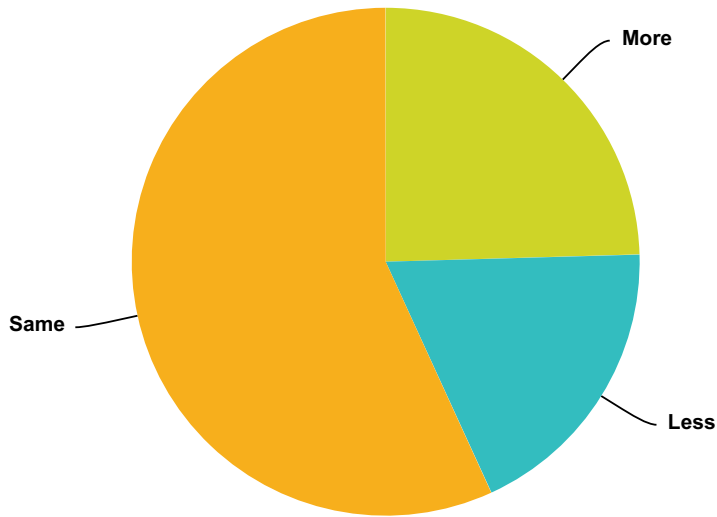


Answer Choices	Responses	
Under \$50 (1)	7.54%	26
\$51 - \$100 (2)	25.51%	88
\$101-\$300 (3)	34.49%	119
\$301-\$500 (4)	17.10%	59
Greater than \$500 (5)	15.36%	53
<b>Total</b>		<b>345</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	3.00	3.07	1.16

### Q39 Are you saving more, less or the same for college than a year ago?

Answered: 843 Skipped: 77

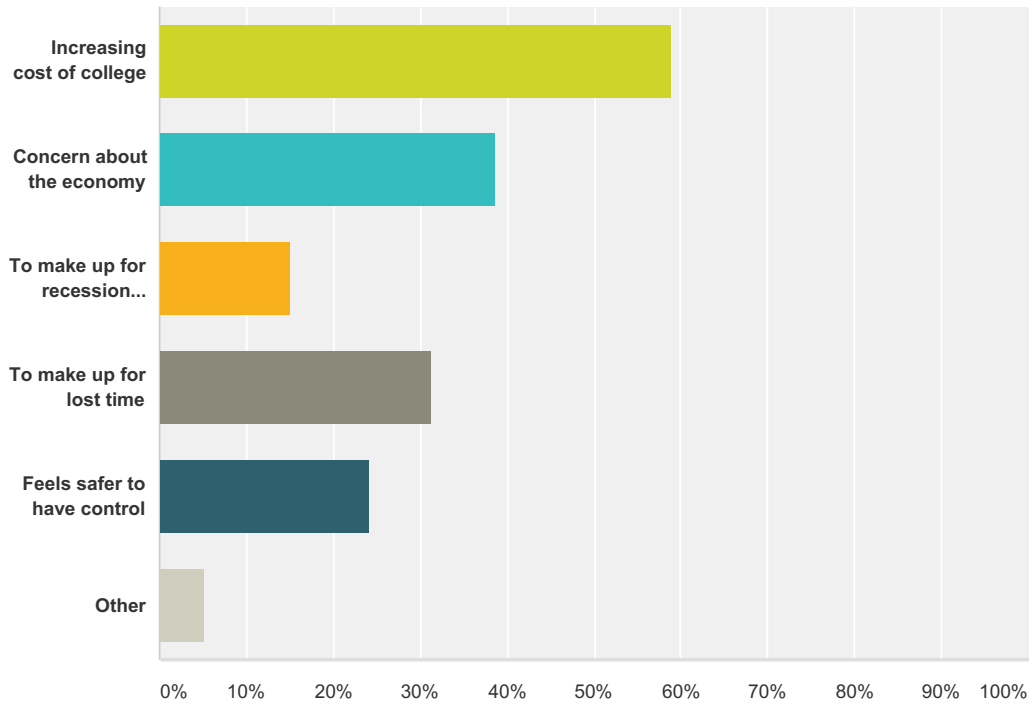


Answer Choices	Responses
More (1)	24.56% 207
Less (2)	18.62% 157
Same (3)	56.82% 479
<b>Total</b>	<b>843</b>

Basic Statistics				
<b>Minimum</b>	<b>Maximum</b>	<b>Median</b>	<b>Mean</b>	<b>Standard Deviation</b>
1.00	3.00	3.00	2.32	0.84

### Q40 Why are you saving more for college?

Answered: 207 Skipped: 713



Answer Choices	Responses
Increasing cost of college (1)	58.94% 122
Concern about the economy (2)	38.65% 80
To make up for recession investment losses (3)	14.98% 31
To make up for lost time (4)	31.40% 65
Feels safer to have control (5)	24.15% 50
Other (6)	5.31% 11
<b>Total Respondents: 207</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	2.00	2.65	1.57

#	Other (please specify)	Date
1	Daughter was just born	7/22/2015 12:25 PM
2	more than one child attending college at same time	7/21/2015 10:02 PM
3	Child born	7/21/2015 9:59 PM
4	Making more at our jobs	7/21/2015 7:10 PM
5	have more to save	7/21/2015 5:24 PM
6	I have 3 children.	7/21/2015 5:03 PM

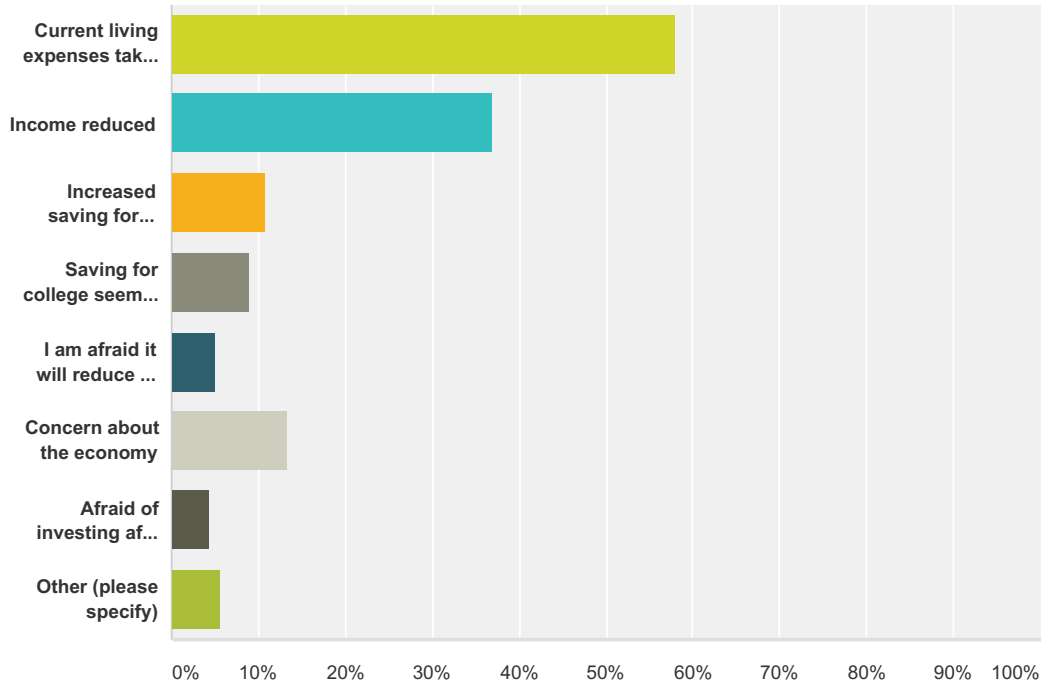


## State of College Savings 2015-2016

7	No longer qualify for Roth IRA, so redirecting that automatic withdrawal to 529	7/21/2015 3:44 PM
8	Didn't have a child until this spring so no reason to save	7/21/2015 3:34 PM
9	More extra money	7/21/2015 3:24 PM
10	more income	7/21/2015 1:47 PM

### Q41 Why are you saving less for college?

Answered: 157 Skipped: 763



Answer Choices	Responses
Current living expenses take priority (1)	57.96% 91
Income reduced (2)	36.94% 58
Increased saving for other purposes (3)	10.83% 17
Saving for college seems unachievable (4)	8.92% 14
I am afraid it will reduce my financial aid (5)	5.10% 8
Concern about the economy (6)	13.38% 21
Afraid of investing after the recession (7)	4.46% 7
Other (please specify) (8)	5.73% 9
<b>Total Respondents: 157</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	8.00	2.00	2.67	2.08

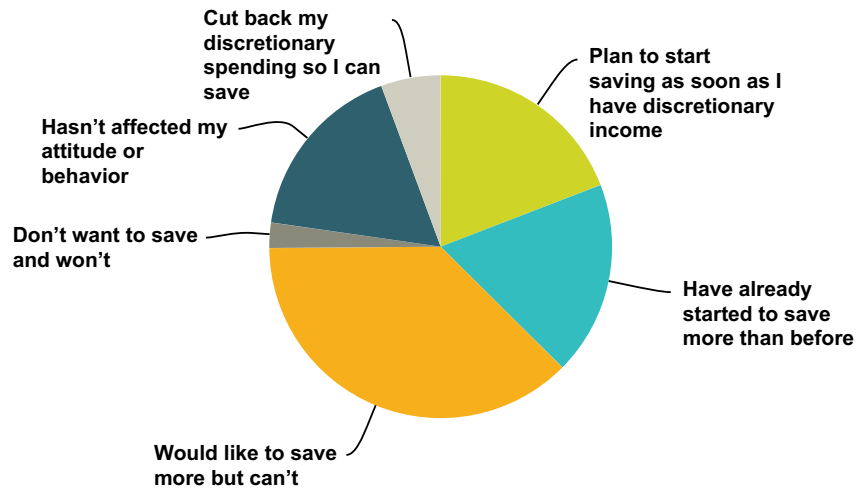
#	Other (please specify)	Date
1	I have already paid in full 4 years of college for both kids	7/21/2015 7:59 PM
2	my spouse and I are retired and don't have job prospects in the future	7/21/2015 6:24 PM
3	very little money ...no "extra" money to put aside	7/21/2015 4:09 PM

## State of College Savings 2015-2016

4	Once the child turns 18 you can no longer contribute to a 530 plan. I have also saved enough to pay for 4+ years of college.	7/21/2015 3:21 PM
5	I haven't started saving	7/21/2015 2:55 PM
6	Have enough saved	7/21/2015 2:50 PM
7	Nothing	7/21/2015 2:20 PM
8	New home	7/21/2015 2:06 PM
9	Not working	7/21/2015 1:48 PM

### Q42 How has the current economic environment affected your attitude and behavior toward saving in general?

Answered: 836 Skipped: 84

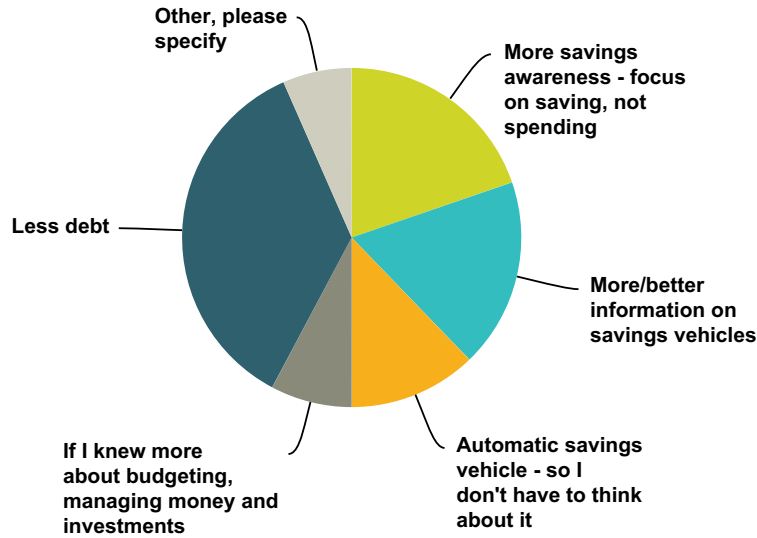


Answer Choices	Responses
Plan to start saving as soon as I have discretionary income (1)	19.14% 160
Have already started to save more than before (2)	18.30% 153
Would like to save more but can't (3)	37.44% 313
Don't want to save and won't (4)	2.39% 20
Hasn't affected my attitude or behavior (5)	17.11% 143
Cut back my discretionary spending so I can save (6)	5.62% 47
<b>Total</b>	<b>836</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	3.00	2.97	1.47

### Q43 What would make it easier for you to save?

Answered: 836 Skipped: 84



Answer Choices	Responses
More savings awareness - focus on saving, not spending (1)	19.74% 165
More/better information on savings vehicles (2)	18.06% 151
Automatic savings vehicle - so I don't have to think about it (3)	12.20% 102
If I knew more about budgeting, managing money and investments (4)	7.78% 65
Less debt (5)	35.65% 298
Other, please specify (6)	6.58% 55
<b>Total</b>	<b>836</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	3.50	3.41	1.70

#	Other, please specify	Date
1	I think I'm saving enough	7/23/2015 9:07 PM
2	a better job	7/23/2015 8:00 PM
3	Bankers who are educated on this instead of complete morons with big titles, this idiot is still there despite my writing to wells fargo about how she forked us over and told us it WAS tax deductible and I put that on my tax form and got busted and had to pay penalties because whatever she set up was NOT a 529. I hate her!!!	7/23/2015 4:33 PM
4	More income	7/23/2015 11:35 AM
5	None	7/23/2015 9:24 AM
6	nothing	7/22/2015 8:09 PM
7	Less monthly expenses	7/22/2015 2:40 PM

## State of College Savings 2015-2016

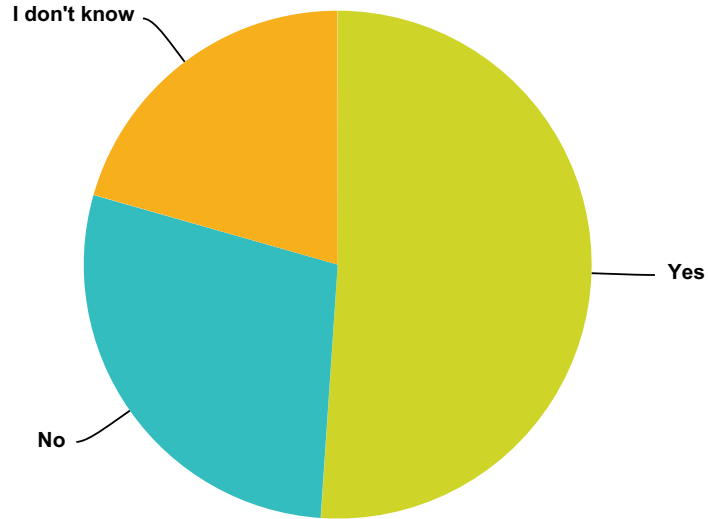
8	na	7/22/2015 2:33 PM
9	more income	7/22/2015 1:56 PM
10	having more money to put away each month. We are very good with budgeting and saving.	7/22/2015 1:55 PM
11	I have an inheritance specifically for my son education	7/22/2015 12:38 PM
12	lower cost of living	7/22/2015 8:52 AM
13	N/A	7/22/2015 5:27 AM
14	free college	7/22/2015 12:45 AM
15	If my taxes were lowered I would have more money to save.	7/21/2015 11:50 PM
16	nada	7/21/2015 11:09 PM
17	better interest rate	7/21/2015 9:35 PM
18	Equally split among five children.	7/21/2015 8:28 PM
19	Increased income	7/21/2015 7:28 PM
20	if someone in household was employed	7/21/2015 6:26 PM
21	More.money	7/21/2015 5:59 PM
22	if our government got a clue about not taxing us out of our rears and start balancing their own budget	7/21/2015 5:53 PM
23	HIGHER INCOMES	7/21/2015 5:25 PM
24	more steady employment as I am self-employed/contract/freelance	7/21/2015 5:15 PM
25	A LOT MORE MONEY	7/21/2015 4:11 PM
26	More money	7/21/2015 4:01 PM
27	Higher income	7/21/2015 4:01 PM
28	Having money	7/21/2015 3:53 PM
29	increase in wages	7/21/2015 3:51 PM
30	If I was making more money	7/21/2015 3:50 PM
31	nothing	7/21/2015 3:46 PM
32	Having more income.	7/21/2015 3:39 PM
33	better economy	7/21/2015 3:25 PM
34	I've been saving my money for 50 years, no I'm spending it.	7/21/2015 3:24 PM
35	lower inflation	7/21/2015 3:23 PM
36	if my children were actually going to go to college	7/21/2015 3:22 PM
37	nothing. I don't have the money to put in more	7/21/2015 3:21 PM
38	not interested in saving for college	7/21/2015 3:13 PM
39	HIGHER SALARY, LOWER COST	7/21/2015 3:11 PM
40	nothing - i just havent started yet b/c my baby is just 2 years old	7/21/2015 3:03 PM
41	more money	7/21/2015 3:01 PM
42	More income	7/21/2015 3:00 PM
43	Higher paying job	7/21/2015 2:52 PM
44	none	7/21/2015 2:50 PM
45	More money so there is some left to save	7/21/2015 2:46 PM
46	Having a job to add to the fund for savings.	7/21/2015 2:43 PM
47	nothing	7/21/2015 2:41 PM
48	Greater income, ex-husband's disability application being approved	7/21/2015 2:27 PM

## State of College Savings 2015-2016

49	Nothing	7/21/2015 2:21 PM
50	none of the above	7/21/2015 2:14 PM
51	less other expenses	7/21/2015 2:13 PM
52	Better job	7/21/2015 2:05 PM
53	none	7/21/2015 1:56 PM
54	higher income	7/21/2015 1:54 PM
55	Can not save now just trying to make it day to day , 6 people one income , just trying to live	7/21/2015 1:41 PM

### Q44 Would you ask friends/ family to make a college savings gift instead of material gifts?

Answered: 836 Skipped: 84



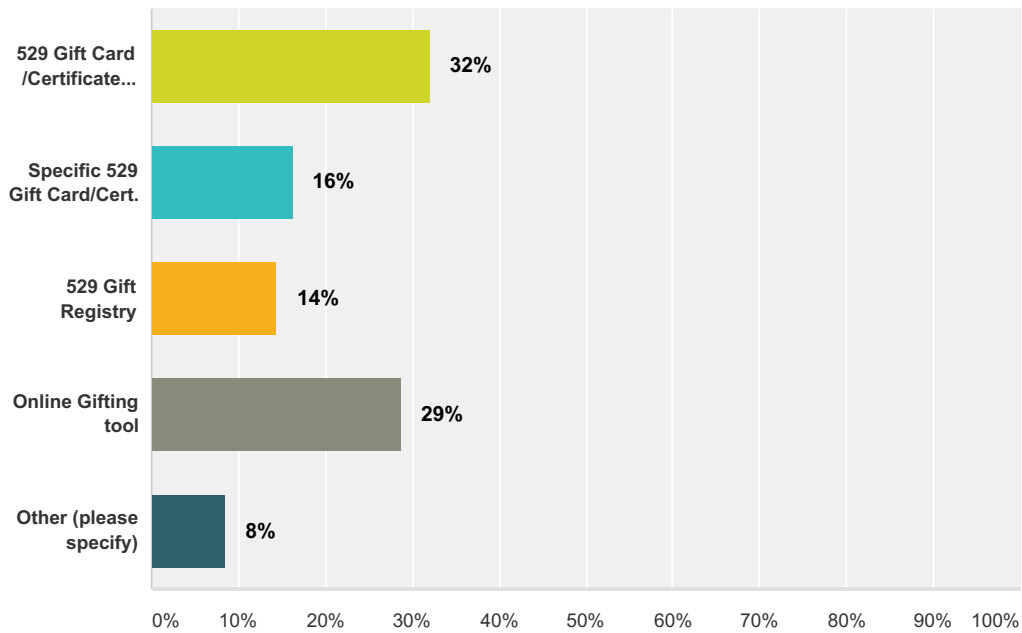
Answer Choices	Responses	
Yes (1)	51.08%	427
No (2)	28.35%	237
I don't know (3)	20.57%	172
<b>Total</b>		<b>836</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	1.00	1.69	0.79



### Q45 What would make a college savings gift easier?

Answered: 836 Skipped: 84



Answer Choices	Responses	
529 Gift Card /Certificate (1)	32%	268
Specific 529 Gift Card/Cert.	16%	137
529 Gift Registry	14%	120
Online Gifting tool (4)	29%	240
Other (please specify) (5)	8%	71
<b>Total</b>		<b>836</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	3.00	2.65	1.40

#	Other (please specify)	Date
1	I'm not looking at this	7/23/2015 9:07 PM
2	none	7/23/2015 8:00 PM
3	maybe putting money under my mattress	7/23/2015 4:33 PM
4	No idea	7/23/2015 9:24 AM
5	cash	7/22/2015 11:09 PM
6	don't know	7/22/2015 6:05 PM
7	cash	7/22/2015 2:40 PM
8	dont know	7/22/2015 11:23 AM

## State of College Savings 2015-2016

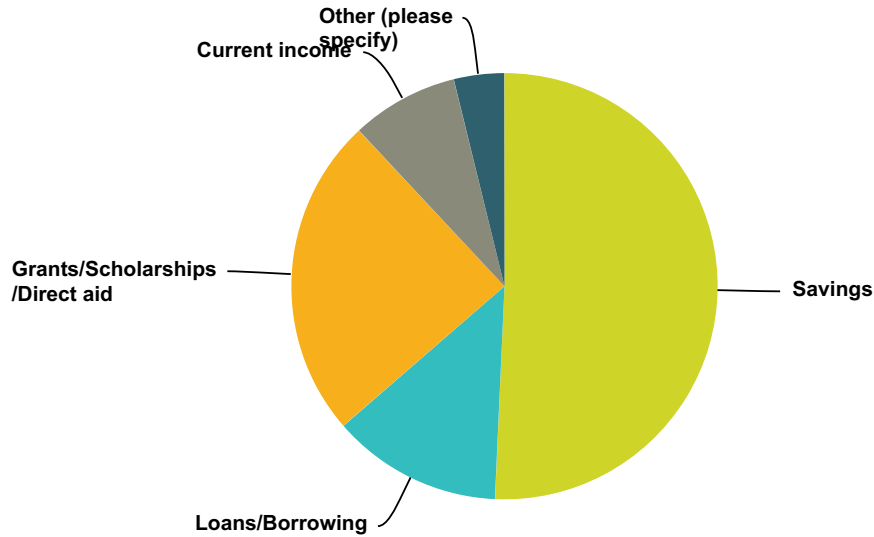
9	nothing	7/22/2015 9:30 AM
10	dont know	7/22/2015 9:17 AM
11	Knowing if college is the right path for my kids	7/22/2015 7:16 AM
12	Those listed above are terrible	7/22/2015 6:58 AM
13	I don't know	7/22/2015 5:59 AM
14	Cash	7/22/2015 1:08 AM
15	money for savings account	7/22/2015 12:45 AM
16	Nothing	7/21/2015 11:50 PM
17	dont know	7/21/2015 11:42 PM
18	nada	7/21/2015 11:09 PM
19	Not doing it	7/21/2015 10:40 PM
20	Not interested in 529	7/21/2015 9:28 PM
21	Not sure	7/21/2015 9:14 PM
22	I dont know	7/21/2015 8:15 PM
23	none	7/21/2015 7:11 PM
24	I'm not going to ask people to pay for my kid's school	7/21/2015 6:28 PM
25	savings is a pretty personal thing and I wouldn't feel comfortable giving anything other than cash	7/21/2015 5:53 PM
26	don't know	7/21/2015 4:58 PM
27	don't know	7/21/2015 4:11 PM
28	none	7/21/2015 4:08 PM
29	not sure	7/21/2015 4:06 PM
30	not sure	7/21/2015 4:06 PM
31	I don't know	7/21/2015 3:59 PM
32	don't know	7/21/2015 3:53 PM
33	Na	7/21/2015 3:53 PM
34	check	7/21/2015 3:52 PM
35	not sure	7/21/2015 3:47 PM
36	nothing	7/21/2015 3:46 PM
37	no idea	7/21/2015 3:39 PM
38	help	7/21/2015 3:35 PM
39	would never do it	7/21/2015 3:33 PM
40	n/a	7/21/2015 3:32 PM
41	none	7/21/2015 3:30 PM
42	don't know	7/21/2015 3:25 PM
43	Not a damn thing	7/21/2015 3:24 PM
44	na	7/21/2015 3:22 PM
45	cash is easiest	7/21/2015 3:21 PM
46	UNDECIDED	7/21/2015 3:20 PM
47	I don't know	7/21/2015 3:14 PM
48	nothing - not interested	7/21/2015 3:13 PM
49	NO IDEA	7/21/2015 3:11 PM

## State of College Savings 2015-2016

50	undetermined	7/21/2015 3:10 PM
51	im th e only one who puts away money for it so it wouldnt benefit me	7/21/2015 3:03 PM
52	i don't know	7/21/2015 3:01 PM
53	im not sure	7/21/2015 2:56 PM
54	none	7/21/2015 2:50 PM
55	I don't know	7/21/2015 2:43 PM
56	none	7/21/2015 2:41 PM
57	I don't know.	7/21/2015 2:40 PM
58	no comments	7/21/2015 2:38 PM
59	dk	7/21/2015 2:36 PM
60	Cash	7/21/2015 2:25 PM
61	Nothing	7/21/2015 2:21 PM
62	not sure	7/21/2015 2:20 PM
63	no student debt of my own	7/21/2015 2:19 PM
64	i dont know	7/21/2015 2:17 PM
65	don't know	7/21/2015 2:10 PM
66	i dont know	7/21/2015 2:10 PM
67	idk	7/21/2015 2:01 PM
68	nothing	7/21/2015 2:01 PM
69	I don't know	7/21/2015 1:58 PM
70	not sure	7/21/2015 1:56 PM
71	not sure	7/21/2015 1:48 PM

### Q46 What is the primary way that you plan to pay for your child's college costs?

Answered: 836 Skipped: 84



Answer Choices	Responses	
Savings (1)	50.72%	424
Loans/Borrowing (2)	12.92%	108
Grants/Scholarships/Direct aid (3)	24.40%	204
Current income (4)	8.13%	68
Other (please specify) (5)	3.83%	32
<b>Total</b>		<b>836</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	1.00	2.01	1.19

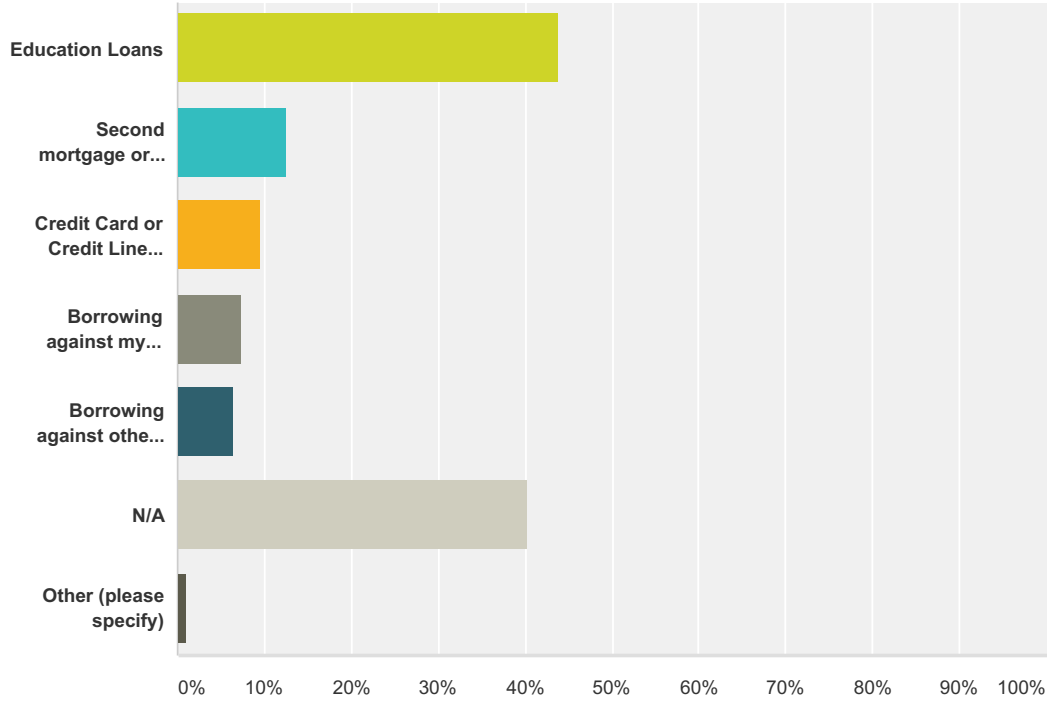
#	Other (please specify)	Date
1	let them pay their own way, my husband and I did that and we appreciated our education much more	7/23/2015 4:33 PM
2	equal combination of savings, current earnings, scholarships/loans	7/23/2015 9:31 AM
3	ALloyd of the above	7/22/2015 10:12 PM
4	all of the above	7/22/2015 9:55 AM
5	All of hte above, not just one method	7/22/2015 7:16 AM
6	increase income	7/22/2015 3:46 AM
7	I'm not	7/22/2015 12:16 AM
8	I'm not. I already told you that. Why won't you believe me?	7/21/2015 11:50 PM
9	Selling Properties currently owned	7/21/2015 11:45 PM
10	fmily trusts	7/21/2015 11:09 PM

## State of College Savings 2015-2016

11	Job	7/21/2015 9:07 PM
12	Florida Prepaid plan	7/21/2015 8:02 PM
13	Not paying, kids resp	7/21/2015 6:35 PM
14	ALL THE ABOVE	7/21/2015 5:25 PM
15	don't know	7/21/2015 4:58 PM
16	529 plan	7/21/2015 4:32 PM
17	don't know	7/21/2015 4:11 PM
18	Don't know	7/21/2015 3:53 PM
19	I'm not paying	7/21/2015 3:48 PM
20	child will pay	7/21/2015 3:47 PM
21	all of the above	7/21/2015 3:28 PM
22	Coverdale IRA	7/21/2015 3:24 PM
23	na	7/21/2015 3:22 PM
24	no idea	7/21/2015 2:48 PM
25	Employer benefit	7/21/2015 2:45 PM
26	I don't know	7/21/2015 2:40 PM
27	529 plan	7/21/2015 2:34 PM
28	They'll get a job and save	7/21/2015 2:28 PM
29	Nothing	7/21/2015 2:21 PM
30	savings, direct aid, family aid	7/21/2015 2:14 PM
31	don,t	7/21/2015 2:01 PM
32	I can't right nut	7/21/2015 1:52 PM

### Q47 If you are borrowing, how do you plan on financing college costs? (Check all that apply)

Answered: 836 Skipped: 84



Answer Choices	Responses
Education Loans (1)	43.78% 366
Second mortgage or Home Equity Loan (2)	12.56% 105
Credit Card or Credit Line cash advance (3)	9.69% 81
Borrowing against my Retirement (4)	7.30% 61
Borrowing against other investments (5)	6.46% 54
N/A (6)	40.19% 336
Other (please specify) (7)	0.96% 8
<b>Total Respondents: 836</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	3.00	3.37	2.19

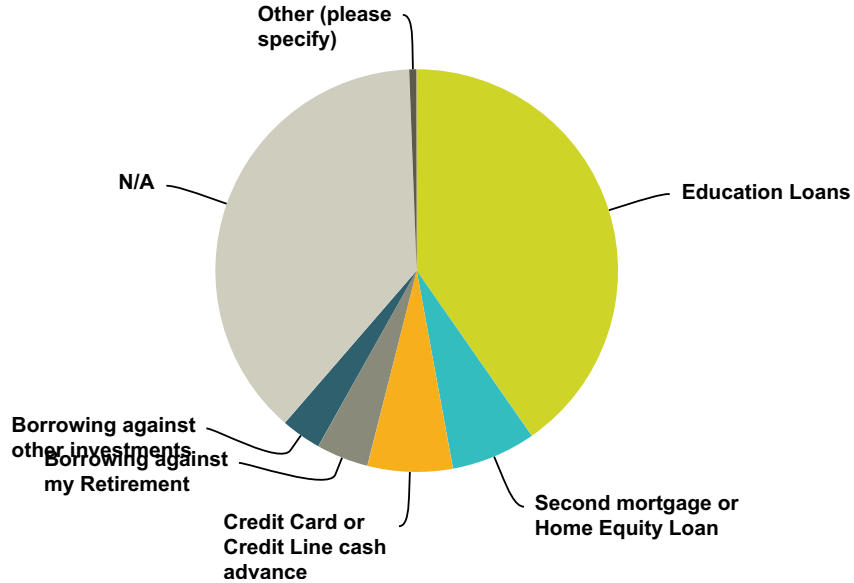
#	Other (please specify)	Date
1	Selling properties currently owned	7/21/2015 11:45 PM
2	just from the 529 plan	7/21/2015 10:12 PM
3	I won't borrow	7/21/2015 5:54 PM

## State of College Savings 2015-2016

4	get another job	7/21/2015 4:59 PM
5	Don't know yet	7/21/2015 3:30 PM
6	pay 1 class at a time	7/21/2015 3:23 PM
7	I don't know.	7/21/2015 2:40 PM
8	Nothing	7/21/2015 2:21 PM

### Q48 If you are borrowing, what do you anticipate will be your number one college financing source? (Check one)

Answered: 836 Skipped: 84



Answer Choices	Responses
Education Loans (1)	40.31% 337
Second mortgage or Home Equity Loan (2)	6.82% 57
Credit Card or Credit Line cash advance (3)	6.82% 57
Borrowing against my Retirement (4)	4.19% 35
Borrowing against other investments (5)	3.23% 27
N/A (6)	38.04% 318
Other (please specify) (7)	0.60% 5
<b>Total</b>	<b>836</b>

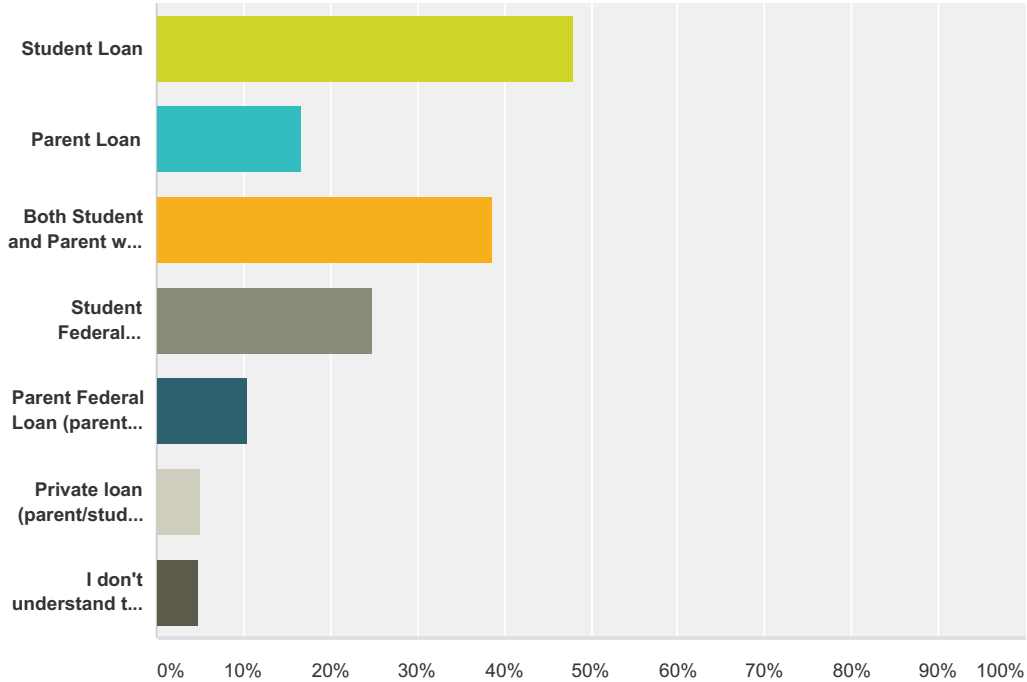
Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	3.00	3.78	2.73

#	Other (please specify)	Date
1	Selling properties currently owned	7/21/2015 11:45 PM
2	Don't know yet	7/21/2015 3:30 PM
3	pay 1 class at a time	7/21/2015 3:23 PM
4	I don't know	7/21/2015 2:40 PM
5	Nothing	7/21/2015 2:21 PM



**Q49 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: 337 Skipped: 583

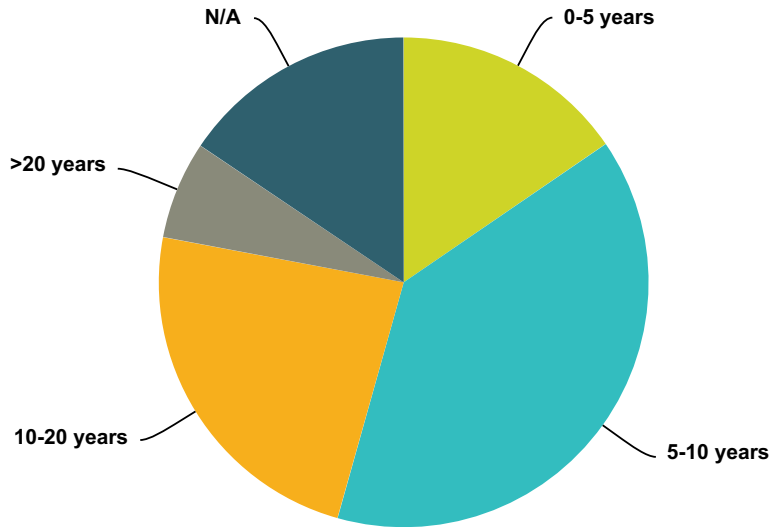


Answer Choices	Responses
Student Loan (1)	48.07% 162
Parent Loan (2)	16.62% 56
Both Student and Parent will take out loans (3)	38.58% 130
Student Federal Stafford Loan (student responsibility) (4)	24.93% 84
Parent Federal Loan (parent responsibility) (5)	10.39% 35
Private loan (parent/student responsibility as cosigners) (6)	5.04% 17
I don't understand the difference between federal and private loans (7)	4.75% 16
<b>Total Respondents: 337</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	3.00	2.78	1.62

**Q50 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: 835 Skipped: 85

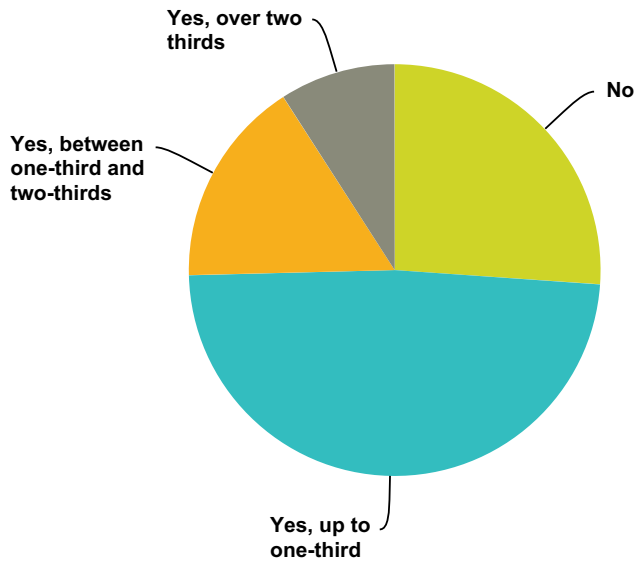


Answer Choices	Responses	
0-5 years (1)	15.45%	129
5-10 years (2)	38.92%	325
10-20 years (3)	23.59%	197
>20 years (4)	6.47%	54
N/A (5)	15.57%	130
<b>Total</b>		<b>835</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	2.68	1.26

## Q51 Will your child contribute to paying for college?

Answered: 835 Skipped: 85

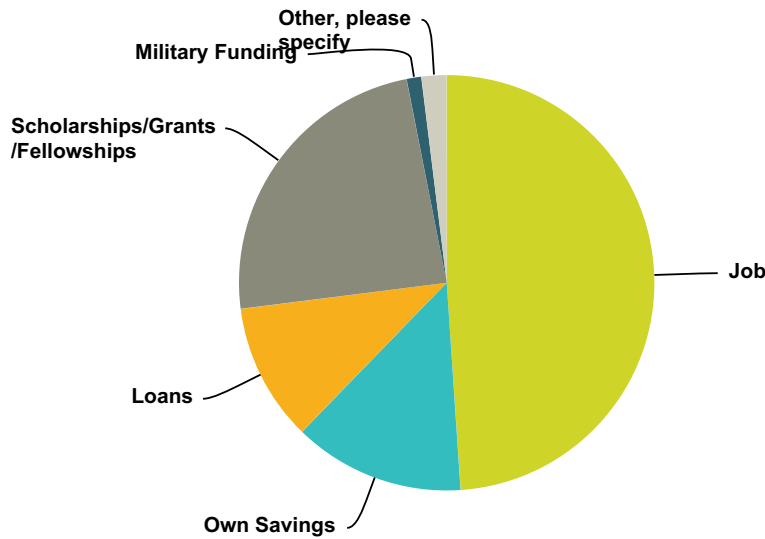


Answer Choices	Responses	
No (1)	26.11%	218
Yes, up to one-third (2)	48.50%	405
Yes, between one-third and two-thirds (3)	16.29%	136
Yes, over two thirds (4)	9.10%	76
<b>Total</b>		<b>835</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.08	0.88

## Q52 How will they contribute to college costs?

Answered: 615 Skipped: 305



Answer Choices	Responses	
Job (1)	48.94%	301
Own Savings (2)	13.33%	82
Loans (3)	10.73%	66
Scholarships/Grants/Fellowships (4)	23.90%	147
Military Funding (5)	1.14%	7
Other, please specify (6)	1.95%	12
<b>Total</b>		<b>615</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	6.00	2.00	2.21	1.39

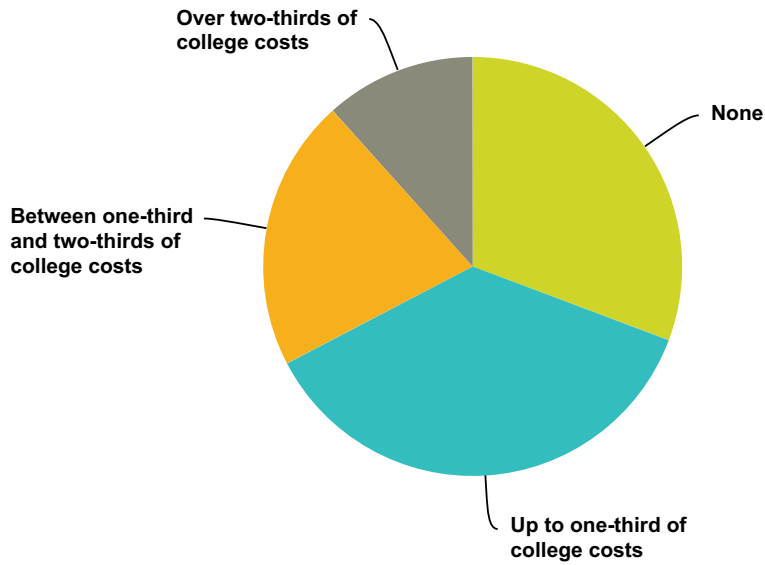
#	Other, please specify	Date
1	jobs and scholarships and loans and their own savings	7/23/2015 2:12 PM
2	All the above except military	7/22/2015 10:13 PM
3	job, own savings, scholarships, gifts from grandparents	7/22/2015 1:56 PM
4	my child is 5 i don't know	7/22/2015 1:17 AM
5	All of the above. What the hell is wrong you people?	7/21/2015 11:51 PM
6	All of the above if available	7/21/2015 6:29 PM
7	A combination of scholarships, own savings, job, and loans if necessary. We plan on having a set amount we can give to each child and they will be responsible for anything above that.	7/21/2015 3:51 PM
8	job, loans, scholarshops	7/21/2015 3:40 PM

## State of College Savings 2015-2016

9	n/a	7/21/2015 3:32 PM
10	Job, loans, scholarships	7/21/2015 3:23 PM
11	scholarships, jobs, savings	7/21/2015 3:17 PM
12	A job, scholarships, and financial aide	7/21/2015 3:00 PM

### Q53 How much financial aid do you anticipate receiving?

Answered: 833 Skipped: 87

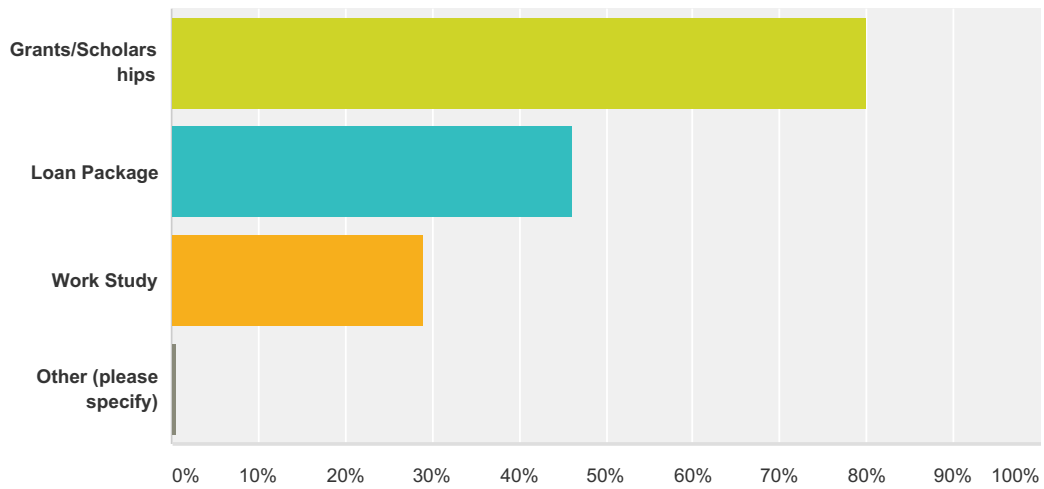


Answer Choices	Responses	
None (1)	30.73%	256
Up to one-third of college costs (2)	36.61%	305
Between one-third and two-thirds of college costs (3)	21.01%	175
Over two-thirds of college costs (4)	11.64%	97
<b>Total</b>		<b>833</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.14	0.98

### Q54 What form do you expect the financial aid to take?

Answered: 577 Skipped: 343



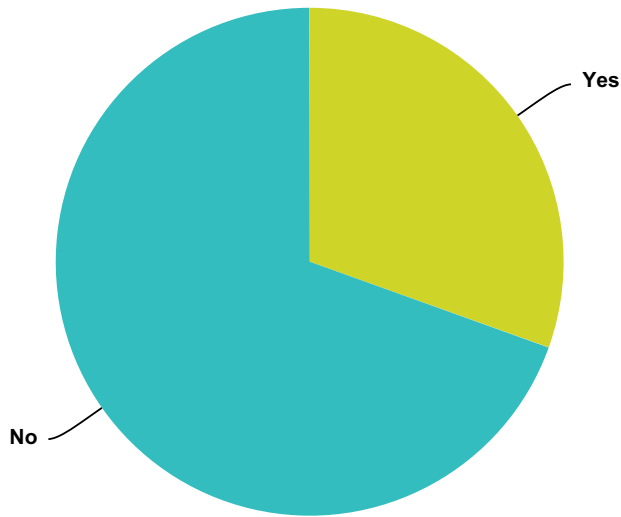
Answer Choices	Responses
Grants/Scholarships (1)	79.90% 461
Loan Package (2)	46.10% 266
Work Study (3)	28.94% 167
Other (please specify) (4)	0.69% 4
<b>Total Respondents: 577</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	1.00	1.68	0.78

#	Other (please specify)	Date
1	my child is five i don't know yet	7/22/2015 1:17 AM
2	BOG fee-waiver	7/21/2015 7:47 PM
3	don't know	7/21/2015 4:59 PM
4	financial assistance	7/21/2015 2:40 PM

### Q55 Do you use a financial advisor for college financial planning?

Answered: 833 Skipped: 87



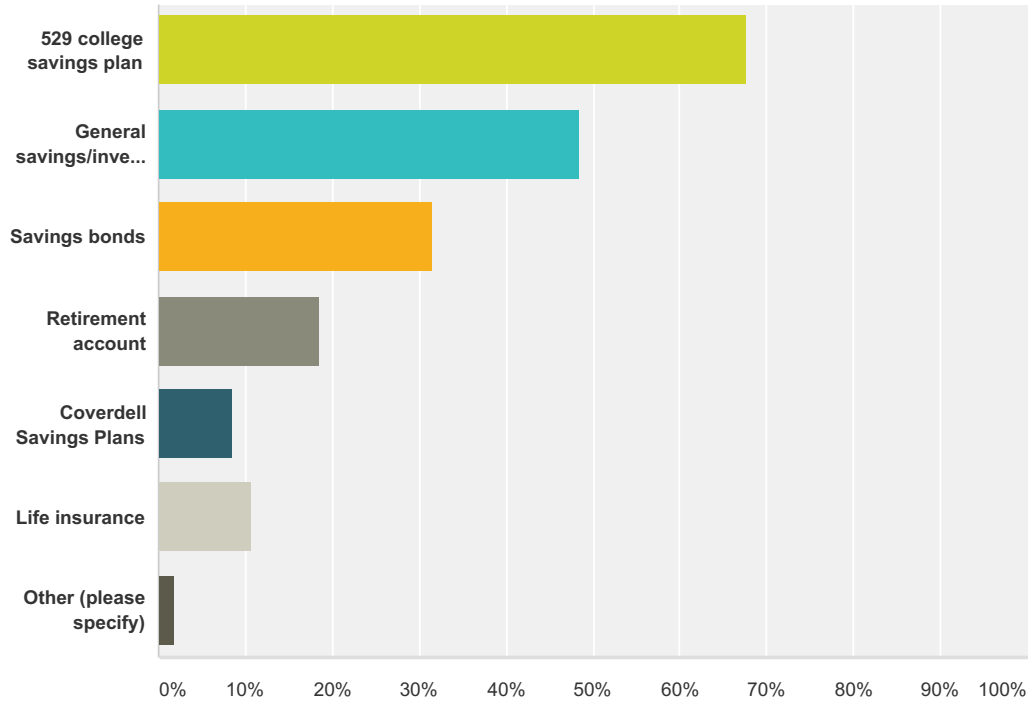
Answer Choices	Responses	
Yes (1)	30.49%	254
No (2)	69.51%	579
<b>Total</b>		<b>833</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	2.00	1.70	0.46



### Q56 If you work with a financial advisor, what product(s) do they recommend for saving for college?

Answered: 254 Skipped: 666



Answer Choices	Responses
529 college savings plan (1)	67.72% 172
General savings/investments (2)	48.43% 123
Savings bonds (3)	31.50% 80
Retirement account (4)	18.50% 47
Coverdell Savings Plans (5)	8.66% 22
Life insurance (6)	10.63% 27
Other (please specify) (7)	1.97% 5
<b>Total Respondents: 254</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	7.00	2.00	2.42	1.53

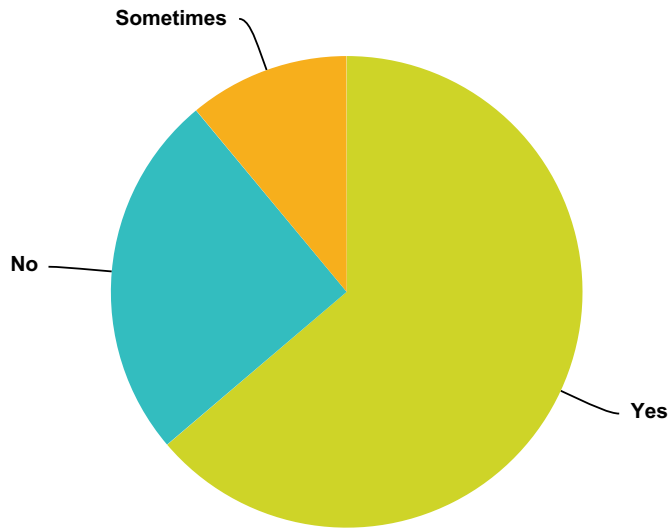
#	Other (please specify)	Date
1	loans	7/21/2015 10:00 PM
2	hove not done this yet	7/21/2015 4:06 PM
3	diversefied savings	7/21/2015 3:26 PM

## State of College Savings 2015-2016

4	scholarships	7/21/2015 3:06 PM
5	im not sure	7/21/2015 2:57 PM

### Q57 Do you purchase your college savings product through your advisor?

Answered: 254 Skipped: 666

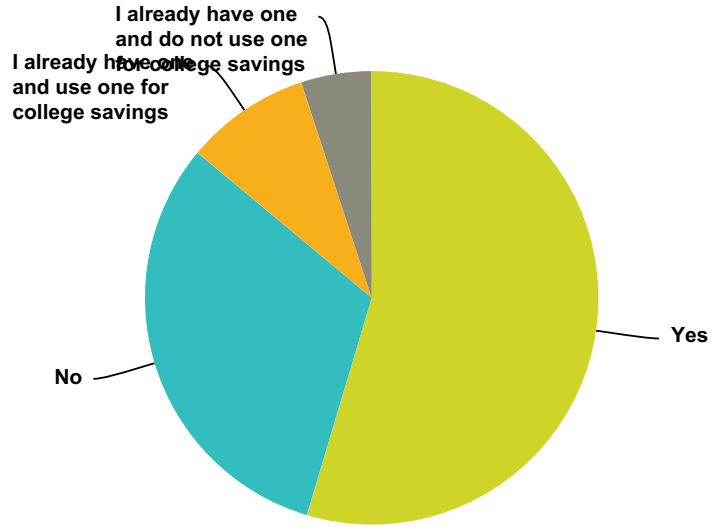


Answer Choices	Responses	
Yes (1)	63.78%	162
No (2)	25.20%	64
Sometimes (3)	11.02%	28
<b>Total</b>		<b>254</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	1.00	1.47	0.69

### Q58 If you knew that a Financial Advisor could help you with college savings, would you use one?

Answered: 833 Skipped: 87

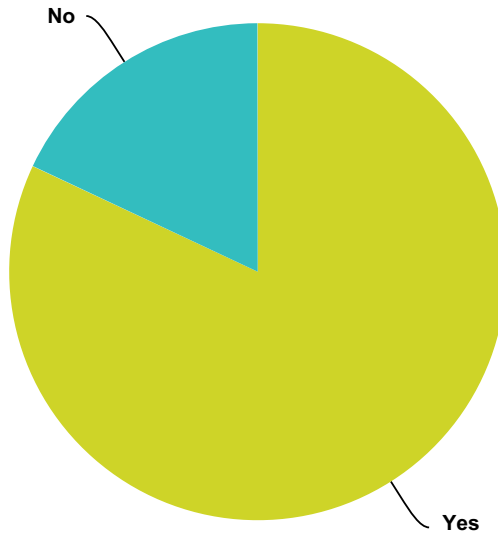


Answer Choices	Responses
Yes (1)	54.62% 455
No (2)	31.45% 262
I already have one and use one for college savings (3)	8.88% 74
I already have one and do not use one for college savings (4)	5.04% 42
<b>Total</b>	<b>833</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 4.00	<b>Median</b> 1.00	<b>Mean</b> 1.64	<b>Standard Deviation</b> 0.84

### Q59 Should the current 529 Plan tax incentives continue?

Answered: 833 Skipped: 87

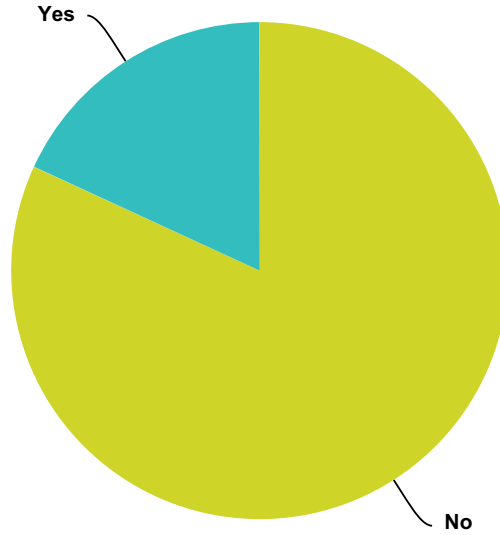


Answer Choices	Responses	
Yes (1)	81.99%	683
No (2)	18.01%	150
<b>Total</b>		<b>833</b>

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	2.00	1.00	1.18	0.38

**Q60 Do you think students should ever be taxed or otherwise penalized on 529 plan distributions used to pay for college?**

Answered: 833 Skipped: 87



Answer Choices	Responses
No (1)	81.87% 682
Yes (2)	18.13% 151
<b>Total</b>	<b>833</b>

Basic Statistics				
<b>Minimum</b> 1.00	<b>Maximum</b> 2.00	<b>Median</b> 1.00	<b>Mean</b> 1.18	<b>Standard Deviation</b> 0.39



## State of College Savings 2015-2016

34	none	7/21/2015 9:19 PM
35	Because college debt is bad enough	7/21/2015 9:15 PM
36	good	7/21/2015 9:13 PM
37	none	7/21/2015 8:59 PM
38	gef w ygef w yg ewfyg wefygy wefgwefy.	7/21/2015 8:15 PM
39	They need to learn more about life, and if they don't follow the guidelines they should be penalized.	7/21/2015 7:55 PM
40	Education shouldn't be taxed!	7/21/2015 7:50 PM
41	great	7/21/2015 7:20 PM
42	they should not be	7/21/2015 7:19 PM
43	to be fair	7/21/2015 7:11 PM
44	hftyfytguyhguy	7/21/2015 6:52 PM
45	only if it's not used pay for college	7/21/2015 6:29 PM
46	I feel they shouldn't be taxed	7/21/2015 5:21 PM
47	responsibility	7/21/2015 5:05 PM
48	if not dcholl tax it	7/21/2015 4:54 PM
49	save	7/21/2015 4:29 PM
50	None	7/21/2015 4:29 PM
51	Quality	7/21/2015 4:27 PM
52	i think everyone should pay	7/21/2015 4:09 PM
53	To stay away from debt	7/21/2015 4:03 PM
54	because most don't use this	7/21/2015 4:03 PM
55	i think thatst ist the only way	7/21/2015 4:03 PM
56	non payment	7/21/2015 4:01 PM
57	tyuik	7/21/2015 4:01 PM
58	I meant to click no	7/21/2015 4:00 PM
59	Money comes from somewhere	7/21/2015 3:52 PM
60	They shouldn't college should be free.	7/21/2015 3:50 PM
61	They shouldn't	7/21/2015 3:46 PM
62	I don't. I selected incorrectly.	7/21/2015 3:44 PM
63	.	7/21/2015 3:42 PM
64	late payments	7/21/2015 3:39 PM
65	because is for all the same	7/21/2015 3:39 PM
66	because our government is totally bad and selling its own student	7/21/2015 3:39 PM
67	They should not	7/21/2015 3:38 PM
68	n/a	7/21/2015 3:33 PM
69	I don't think they should be taxed.	7/21/2015 3:32 PM
70	none	7/21/2015 3:30 PM
71	It they don't complete their education and waste time and money... They should be taxed..	7/21/2015 3:29 PM
72	I don't think they ehould.	7/21/2015 3:29 PM
73	I don't know much about the 529 plan. So I wouldn't know how to answer this question.	7/21/2015 3:28 PM
74	only if the money is not used for college	7/21/2015 3:24 PM



## State of College Savings 2015-2016

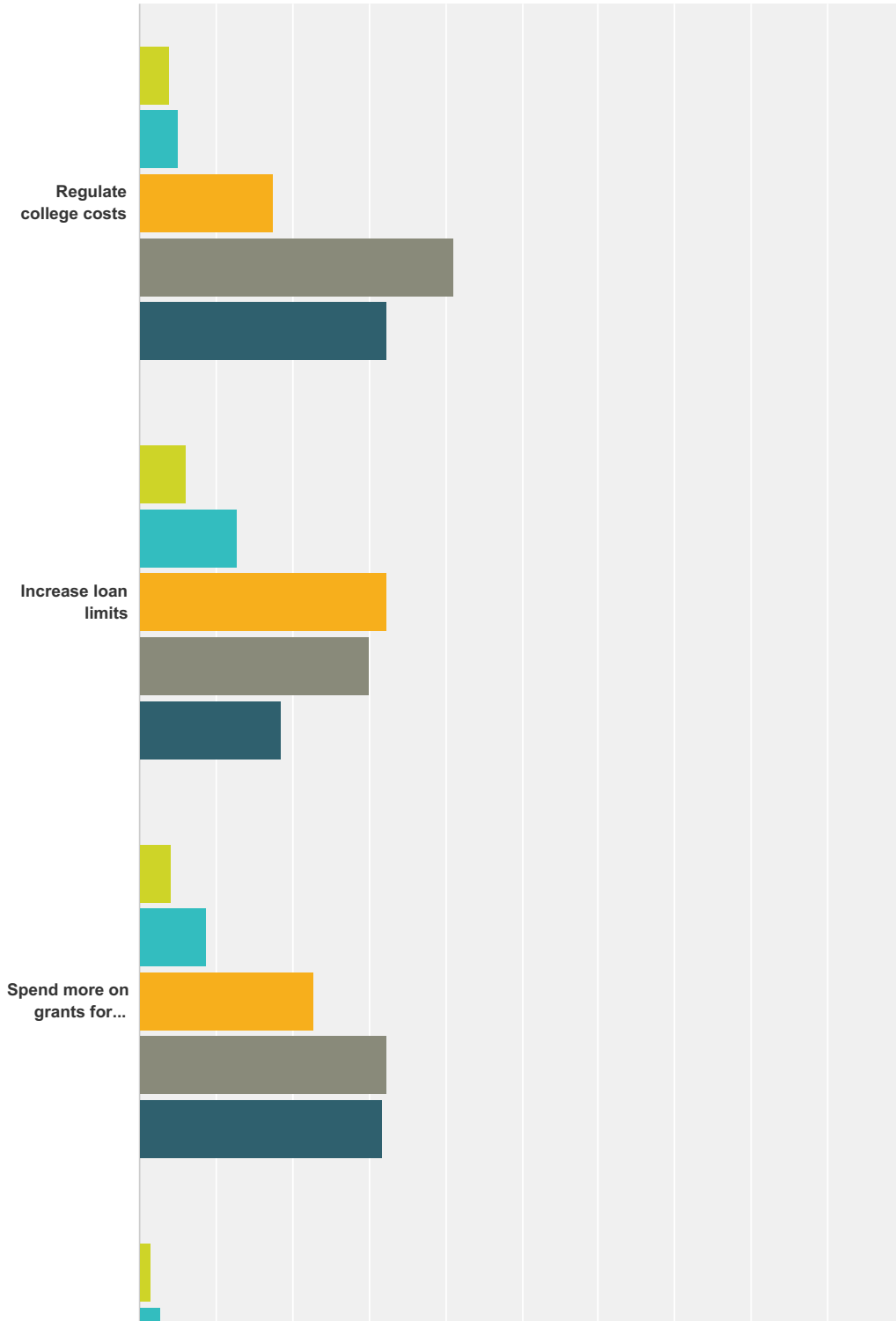
75	they shouldn't	7/21/2015 3:22 PM
76	gttgghyht	7/21/2015 3:22 PM
77	so it can be return on tax return	7/21/2015 3:20 PM
78	not sure	7/21/2015 3:20 PM
79	3	7/21/2015 3:20 PM
80	should be responsible	7/21/2015 3:20 PM
81	They should not	7/21/2015 3:19 PM
82	To maintain regularity.	7/21/2015 3:18 PM
83	I don't think they should - I need a better understanding of the whole concept, though	7/21/2015 3:18 PM
84	Don't know	7/21/2015 3:17 PM
85	they should not	7/21/2015 3:16 PM
86	I made a mistake, they shouldn't be taxed	7/21/2015 3:15 PM
87	None	7/21/2015 3:15 PM
88	I said not taxed - bad survey logic for this question to appear	7/21/2015 3:14 PM
89	b/c e/t should be taxed - there should be n/t tax-exempt, in my opinion	7/21/2015 3:05 PM
90	oits easier for me and everybody else	7/21/2015 3:05 PM
91	they should not	7/21/2015 3:03 PM
92	They shouldn't	7/21/2015 3:02 PM
93	I am not familiar with it, so I really don't know	7/21/2015 3:02 PM
94	because with all the taxes the state could pay the security for the country or do annother things	7/21/2015 3:00 PM
95	Chhh	7/21/2015 3:00 PM
96	do not know	7/21/2015 2:59 PM
97	disciple	7/21/2015 2:53 PM
98	none	7/21/2015 2:51 PM
99	Don't know	7/21/2015 2:50 PM
100	zxcvzx	7/21/2015 2:50 PM
101	I do not believe they should be taxed or penalized	7/21/2015 2:47 PM
102	Not sure	7/21/2015 2:47 PM
103	not sure	7/21/2015 2:45 PM
104	it's already expensive enough	7/21/2015 2:42 PM
105	sorry clicked wrong one.	7/21/2015 2:38 PM
106	They shouldn't	7/21/2015 2:37 PM
107	Not really	7/21/2015 2:36 PM
108	asdfghj	7/21/2015 2:35 PM
109	none	7/21/2015 2:33 PM
110	na	7/21/2015 2:31 PM
111	like	7/21/2015 2:31 PM
112	none	7/21/2015 2:31 PM
113	awesome	7/21/2015 2:30 PM
114	I accidentally hit yes and it wouldn't let me change it to "no"	7/21/2015 2:29 PM
115	I Don't think they should. It's not fair how are they supposed to ever save money if they to busy paying off debt.	7/21/2015 2:28 PM

## State of College Savings 2015-2016

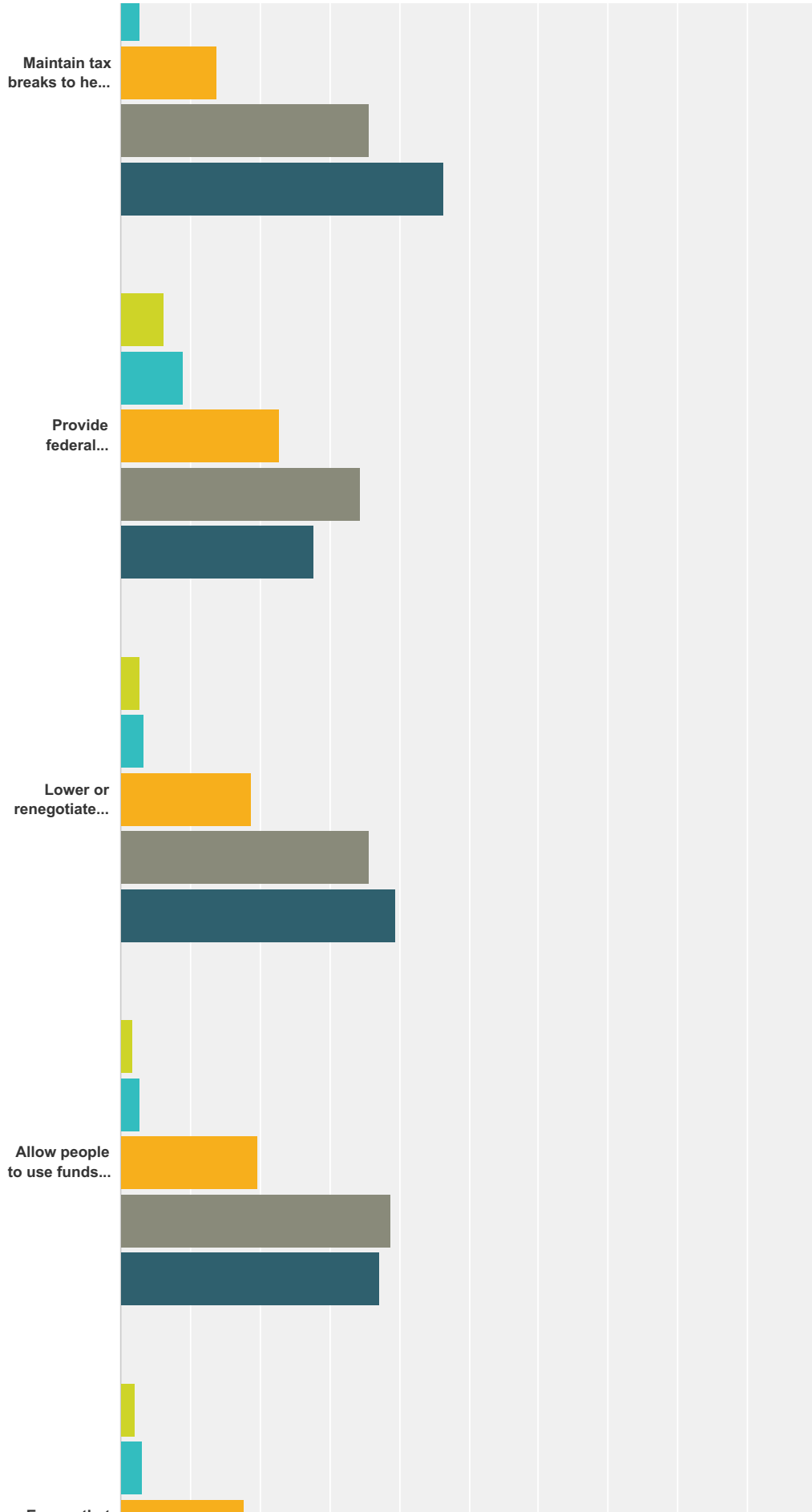
116	good	7/21/2015 2:28 PM
117	There was no option for I don't know.	7/21/2015 2:27 PM
118	ol	7/21/2015 2:24 PM
119	None	7/21/2015 2:21 PM
120	Students should not be taxed. We have enough taxes as it is.	7/21/2015 2:19 PM
121	Because if you dont do it they are not gona pay you	7/21/2015 2:19 PM
122	they shouldn't	7/21/2015 2:18 PM
123	They should not be taxed or penalized	7/21/2015 2:16 PM
124	nope	7/21/2015 2:16 PM
125	Shouldn't - clicked wrong button	7/21/2015 2:14 PM
126	I'm a manager at Sam's club, and I have a weird work schedule. I grew up with a close family, family and friends mean the world to me. I don't mind dating single parents as long as you are truly single . I just want to find someone who wants the same things as me, which is a honest long lasting relationship. If you don't want a relationship don't bother messaging me	7/21/2015 2:10 PM
127	not for sure	7/21/2015 2:08 PM
128	They shouldn't, as I clearly marked on the last question.	7/21/2015 2:08 PM
129	selected the wrong answer!	7/21/2015 2:08 PM
130	To get help	7/21/2015 2:07 PM
131	Ffdgjkddd	7/21/2015 2:05 PM
132	You should pay for what you borrow. This is a convenience	7/21/2015 2:00 PM
133	don't know	7/21/2015 1:59 PM
134	unsure	7/21/2015 1:58 PM
135	these are loans and students need to pay them back on time. they need to carry their own weight and be introduced to the real world and learn how the real world works and the importance of being responsible	7/21/2015 1:57 PM
136	I can't really see why they should, it's an investment in our counties future	7/21/2015 1:54 PM
137	fhdhdfh	7/21/2015 1:54 PM
138	learn about money	7/21/2015 1:48 PM
139	uranus	7/21/2015 1:44 PM
140	i don't think its a fair thing to do	7/21/2015 1:43 PM
141	everyone is equal	7/21/2015 1:42 PM
142	They are trying to better themselves	7/21/2015 1:29 PM

**Q62 What do you think candidates in the 2016 Federal elections should do regarding college costs and financing? Please review the actions below and tell us if you agree or disagree with them, using the scale of 1 (Strongly disagree) to 5 (Strongly agree)?**

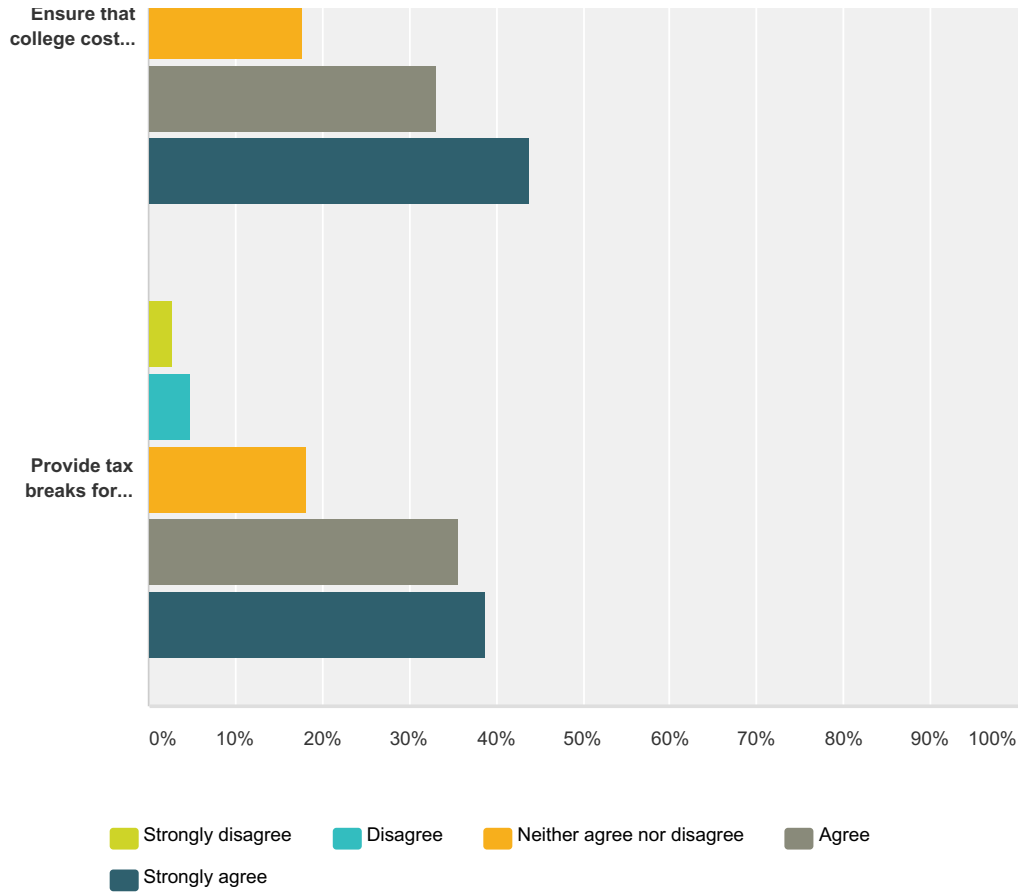
Answered: 823 Skipped: 97



# State of College Savings 2015-2016



## State of College Savings 2015-2016



	Strongly disagree (1)	Disagree (2)	Neither agree nor disagree (3)	Agree (4)	Strongly agree (5)	Total	Weighted Average
Regulate college costs	3.89% 32	4.98% 41	17.62% 145	41.19% 339	32.32% 266	823	3.93
Increase loan limits	6.08% 50	12.76% 105	32.44% 267	30.13% 248	18.59% 153	823	3.42
Spend more on grants for lower income students	4.25% 35	8.75% 72	22.84% 188	32.44% 267	31.71% 261	823	3.79
Maintain tax breaks to help families save for college	1.46% 12	2.79% 23	13.73% 113	35.72% 294	46.29% 381	823	4.23
Provide federal government seed money for college savings accounts for newborns	6.20% 51	8.99% 74	22.72% 187	34.39% 283	27.70% 228	823	3.68
Lower or renegotiate Federal student loan interest rates	2.79% 23	3.40% 28	18.83% 155	35.60% 293	39.37% 324	823	4.05
Allow people to use funds in a 529 plan to pay student loans	1.58% 13	2.79% 23	19.68% 162	38.76% 319	37.18% 306	823	4.07
Ensure that college costs aren't raised when Federal grants and loans are increased	2.07% 17	3.04% 25	17.74% 146	33.29% 274	43.86% 361	823	4.14
Provide tax breaks for employers to help their employees save in 529s	2.67% 22	4.74% 39	18.10% 149	35.60% 293	38.88% 320	823	4.03

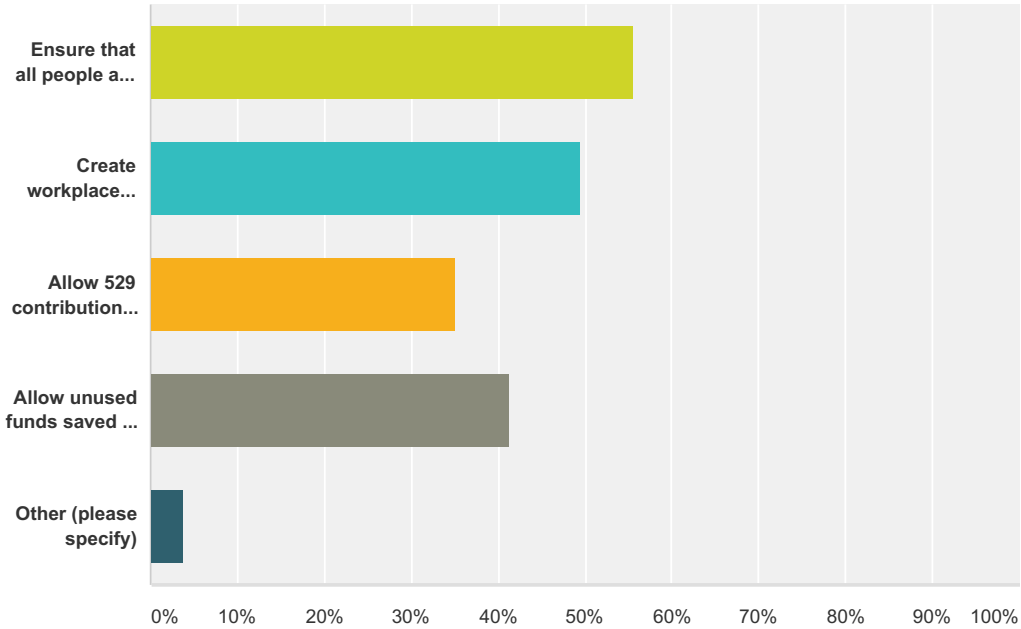
Basic Statistics					
	Minimum	Maximum	Median	Mean	Standard Deviation

## State of College Savings 2015-2016

Regulate college costs	1.00	5.00	4.00	3.93	1.02
Increase loan limits	1.00	5.00	3.00	3.42	1.11
Spend more on grants for lower income students	1.00	5.00	4.00	3.79	1.11
Maintain tax breaks to help families save for college	1.00	5.00	4.00	4.23	0.89
Provide federal government seed money for college savings accounts for newborns	1.00	5.00	4.00	3.68	1.15
Lower or renegotiate Federal student loan interest rates	1.00	5.00	4.00	4.05	0.98
Allow people to use funds in a 529 plan to pay student loans	1.00	5.00	4.00	4.07	0.90
Ensure that college costs aren't raised when Federal grants and loans are increased	1.00	5.00	4.00	4.14	0.95
Provide tax breaks for employers to help their employees save in 529s	1.00	5.00	4.00	4.03	1.00

### Q63 In addition to regulating college costs and modifying terms of Federal loans, what would you want candidates in the 2016 Federal elections to support?

Answered: 823 Skipped: 97



Answer Choices	Responses
Ensure that all people are able to save in 529 plans regardless of income (1)	55.53% 457
Create workplace college savings options (2)	49.57% 408
Allow 529 contributions to be eligible for current Savers Credits (3)	34.99% 288
Allow unused funds saved in 529s to be rolled over into IRAs (4)	41.31% 340
Other (please specify) (5)	3.77% 31
<b>Total Respondents: 823</b>	

Basic Statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	2.00	2.40	1.19

#	Other (please specify)	Date
1	NA	7/23/2015 8:01 PM
2	nothing	7/23/2015 2:14 PM
3	I know nothing of this plan so I have no idea	7/22/2015 9:58 AM
4	if they make two year college free, then those of us who have federal loans should get 2 years worth of our federal loans forgiven	7/22/2015 9:19 AM
5	Help pay for middle class	7/22/2015 1:08 AM

## State of College Savings 2015-2016

6	None. Government involvement in student loans caused increased tuition. They government needs to stop screwing up the education market.	7/21/2015 11:56 PM
7	nada	7/21/2015 11:13 PM
8	help people already burdened with education debt get out of debt too	7/21/2015 9:20 PM
9	Get tuition costs under control	7/21/2015 6:30 PM
10	Realize that paying back student loans is making going a difficult option and overall hurts us all	7/21/2015 5:20 PM
11	n/a	7/21/2015 5:01 PM
12	Help our nation be better free education to those who want to be educated	7/21/2015 4:05 PM
13	don't know	7/21/2015 3:56 PM
14	??	7/21/2015 3:55 PM
15	n/a	7/21/2015 3:34 PM
16	Reduce taxes	7/21/2015 3:31 PM
17	Does not apply	7/21/2015 3:31 PM
18	Any rules changes should also apply 530 plans	7/21/2015 3:29 PM
19	mind their own business	7/21/2015 3:23 PM
20	UNDECIDED	7/21/2015 3:21 PM
21	no reason	7/21/2015 3:16 PM
22	college should be free in public universities	7/21/2015 3:08 PM
23	no regulation	7/21/2015 3:06 PM
24	I don't know	7/21/2015 2:42 PM
25	I don't believe a 529 plan is the best format for savings	7/21/2015 2:41 PM
26	Nothing	7/21/2015 2:22 PM
27	stopped funding colleges so they raise tuition	7/21/2015 2:15 PM
28	I don't know what should be done	7/21/2015 2:01 PM
29	none	7/21/2015 1:57 PM
30	Allow unused contributions to be spent any way you want.	7/21/2015 1:44 PM
31	?	7/21/2015 1:44 PM