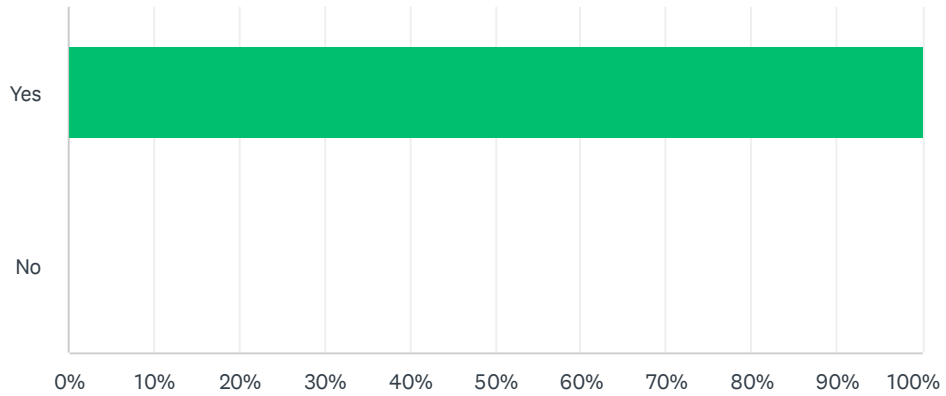


# Q1 Do you have a child age 18 or younger or are you planning to have a child?

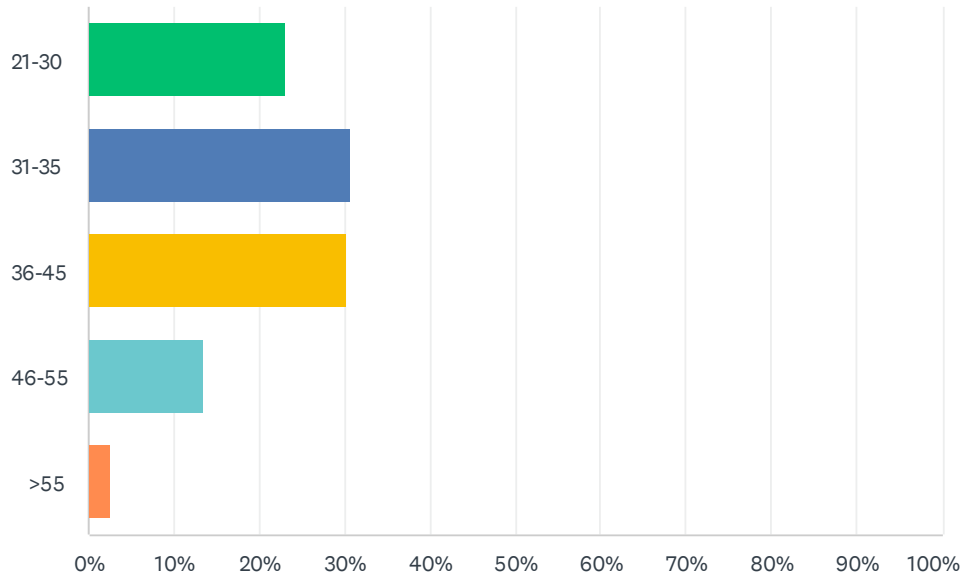
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	100.00%	270
No	0.00%	0
TOTAL		270

## Q2 What is your current age?

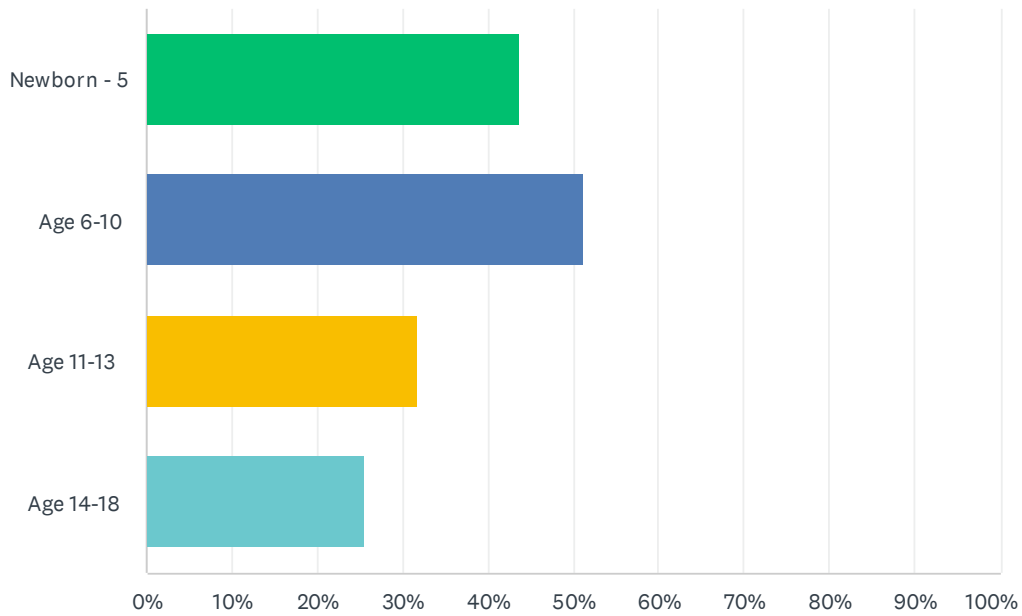
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
21-30	22.96%	62
31-35	30.74%	83
36-45	30.37%	82
46-55	13.33%	36
>55	2.59%	7
<b>TOTAL</b>		<b>270</b>

### Q3 What are the ages of your child/children?

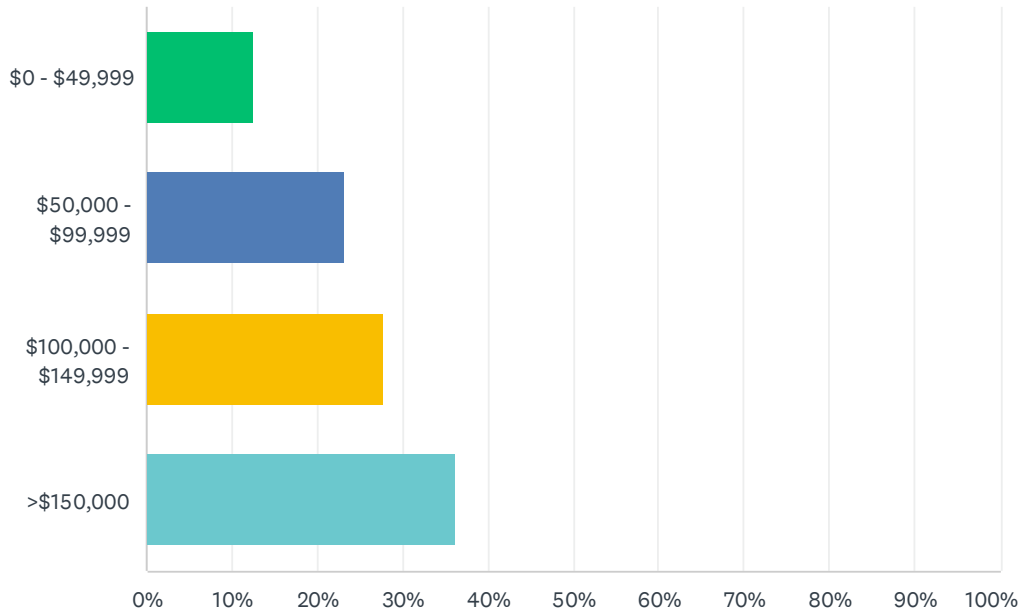
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Newborn - 5	43.70%	118
Age 6-10	51.11%	138
Age 11-13	31.85%	86
Age 14-18	25.56%	69
Total Respondents: 270		

## Q4 What is your annual household income?

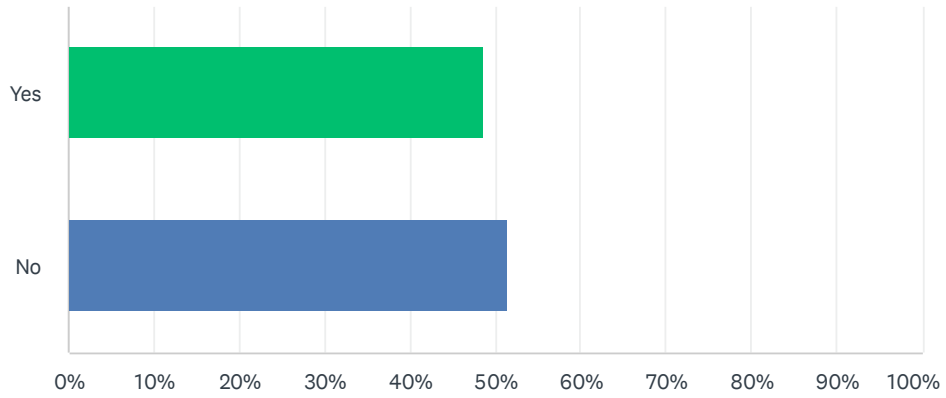
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
\$0 - \$49,999	12.59%	34
\$50,000 - \$99,999	23.33%	63
\$100,000 - \$149,999	27.78%	75
>\$150,000	36.30%	98
<b>TOTAL</b>		<b>270</b>

## Q5 Are you currently paying off student loan debt?

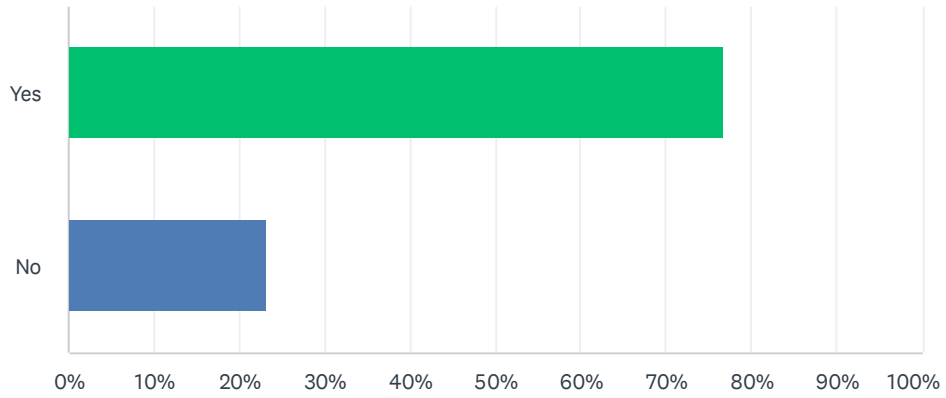
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	48.52%	131
No	51.48%	139
TOTAL		270

## Q6 Has public awareness of student loan debt caused you to look at different approaches for funding your child's education?

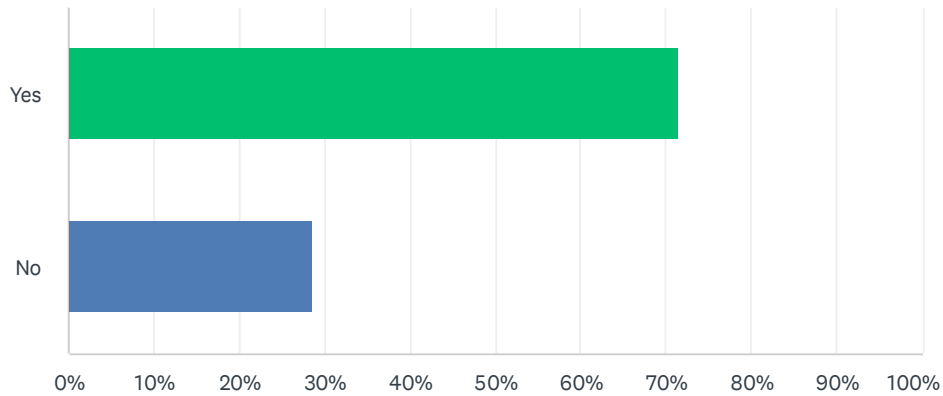
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	76.67%	207
No	23.33%	63
TOTAL		270

## Q7 When considering college options, do you think of vocational and career schools in the same way that you think about public or private colleges?

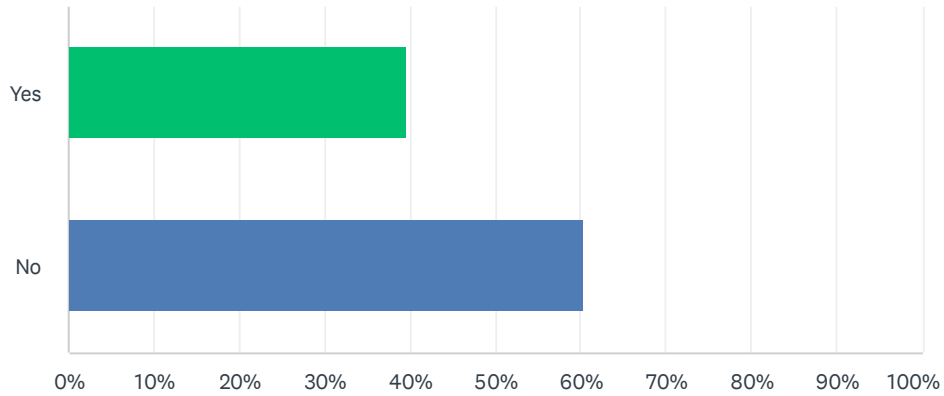
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	71.48%	193
No	28.52%	77
TOTAL		270

### Q8 Has your child considered not attaining higher education (college, community college, vocational, career, etc.)?

Answered: 270 Skipped: 0

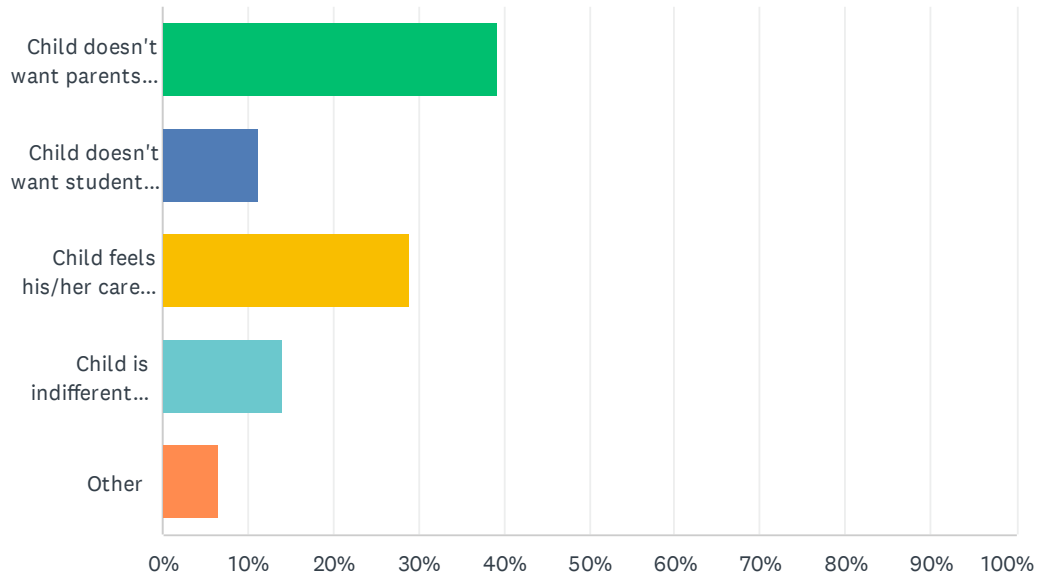


ANSWER CHOICES	RESPONSES	
Yes	39.63%	107
No	60.37%	163
TOTAL		270



## Q9 Why has your child considered not attaining higher education (college, community college, vocational, career, etc.)

Answered: 107 Skipped: 163

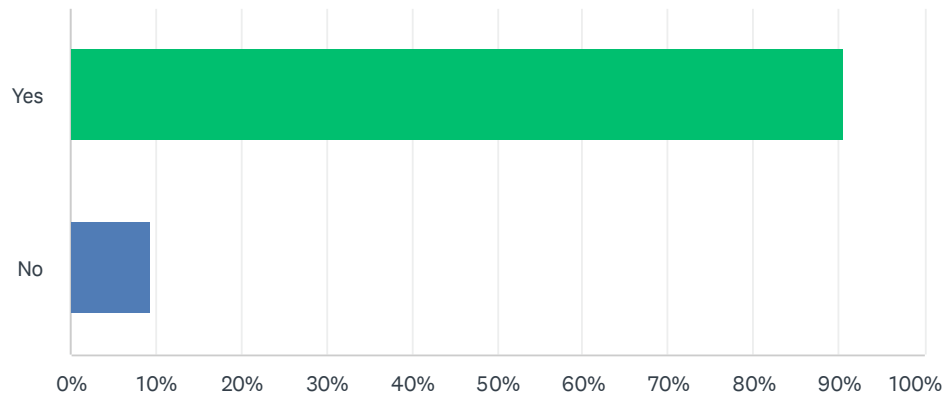


ANSWER CHOICES	RESPONSES	
Child doesn't want parents to pay that much money	39.25%	42
Child doesn't want student debt	11.21%	12
Child feels his/her career choice can be achieved without college	28.97%	31
Child is indifferent about going to college	14.02%	15
Other	6.54%	7
<b>TOTAL</b>		<b>107</b>

#	(PLEASE SPECIFY)	DATE
1	Because of his young age he has not decided yet	7/30/2018 3:59 PM
2	go to community college or armed service first	7/30/2018 12:47 PM
3	My child IS planning on college, a highly selective private college.	7/24/2018 1:50 PM
4	vey good	7/24/2018 1:49 PM

## Q10 In the end did your child decide to attain higher education?

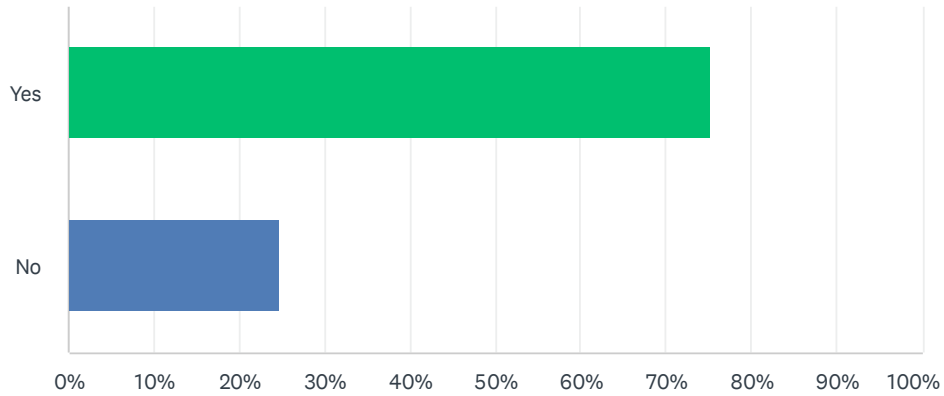
Answered: 106 Skipped: 164



ANSWER CHOICES	RESPONSES	
Yes	90.57%	96
No	9.43%	10
TOTAL		106

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

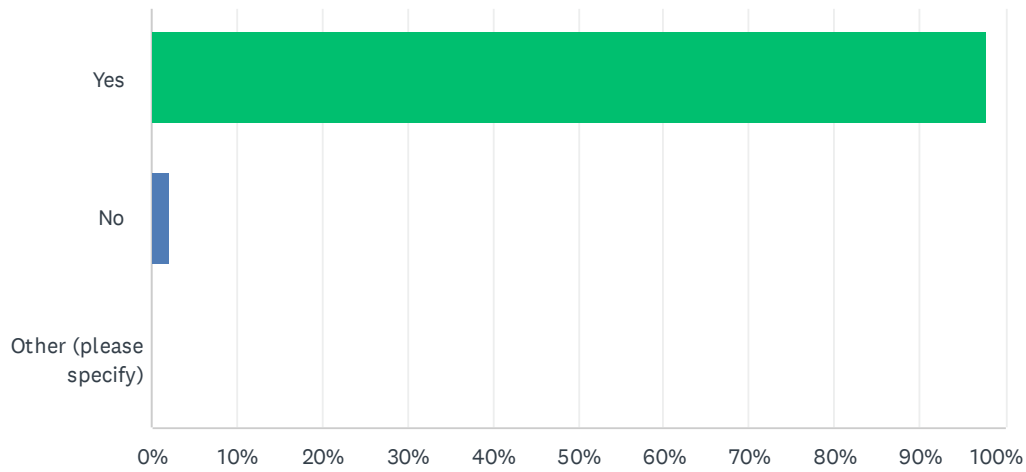
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	75.19%	203
No	24.81%	67
TOTAL		270

## Q12 Are you planning to help fund your child/children's college education?

Answered: 270 Skipped: 0

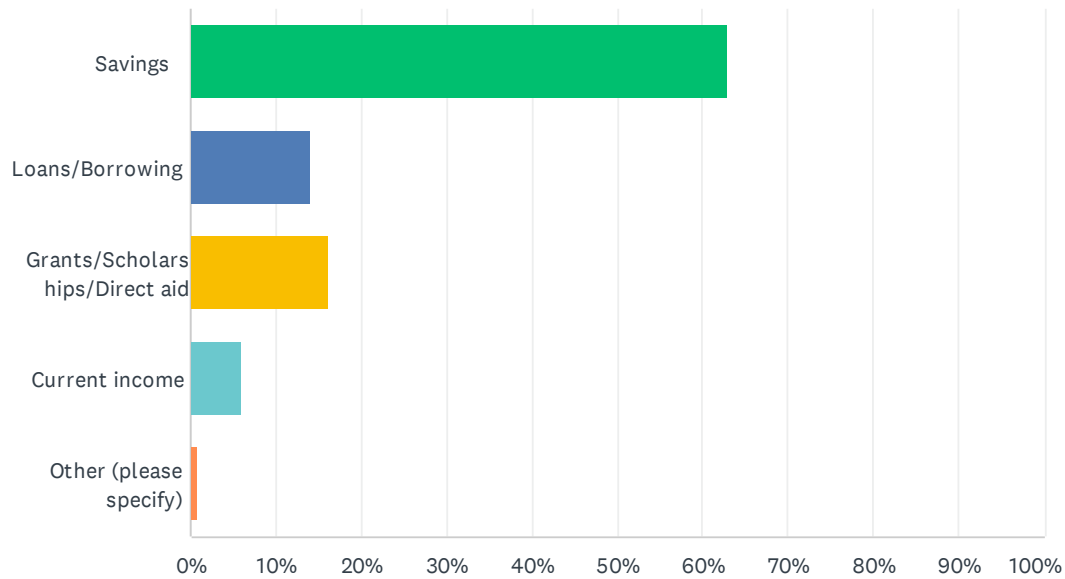


ANSWER CHOICES	RESPONSES
Yes	97.78% 264
No	2.22% 6
Other (please specify)	0.00% 0
<b>TOTAL</b>	<b>270</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q13 What is the primary way that you plan to pay for your child's college costs?

Answered: 264 Skipped: 6

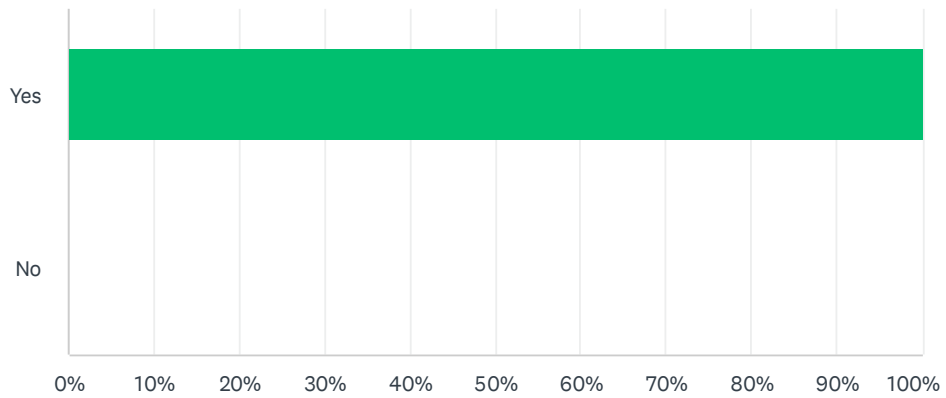


ANSWER CHOICES	RESPONSES
Savings	62.88% 166
Loans/Borrowing	14.02% 37
Grants/Scholarships/Direct aid	16.29% 43
Current income	6.06% 16
Other (please specify)	0.76% 2
<b>TOTAL</b>	<b>264</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	529 plan	7/30/2018 10:45 AM
2	529	7/24/2018 1:46 PM

## Q14 Are you saving for your child's/children's college costs?

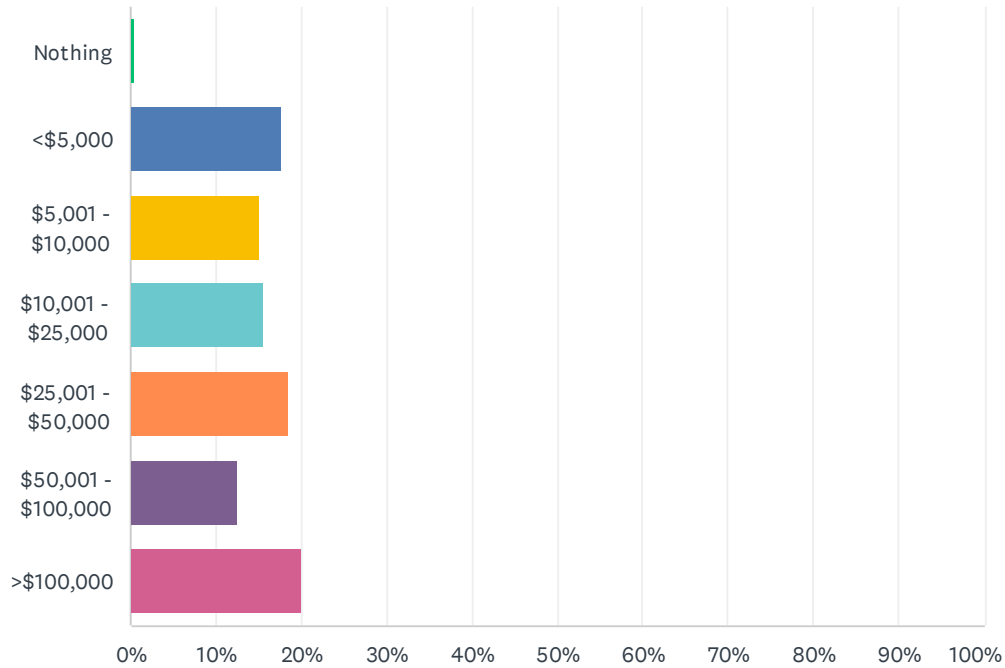
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	100.00%	270
No	0.00%	0
TOTAL		270

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

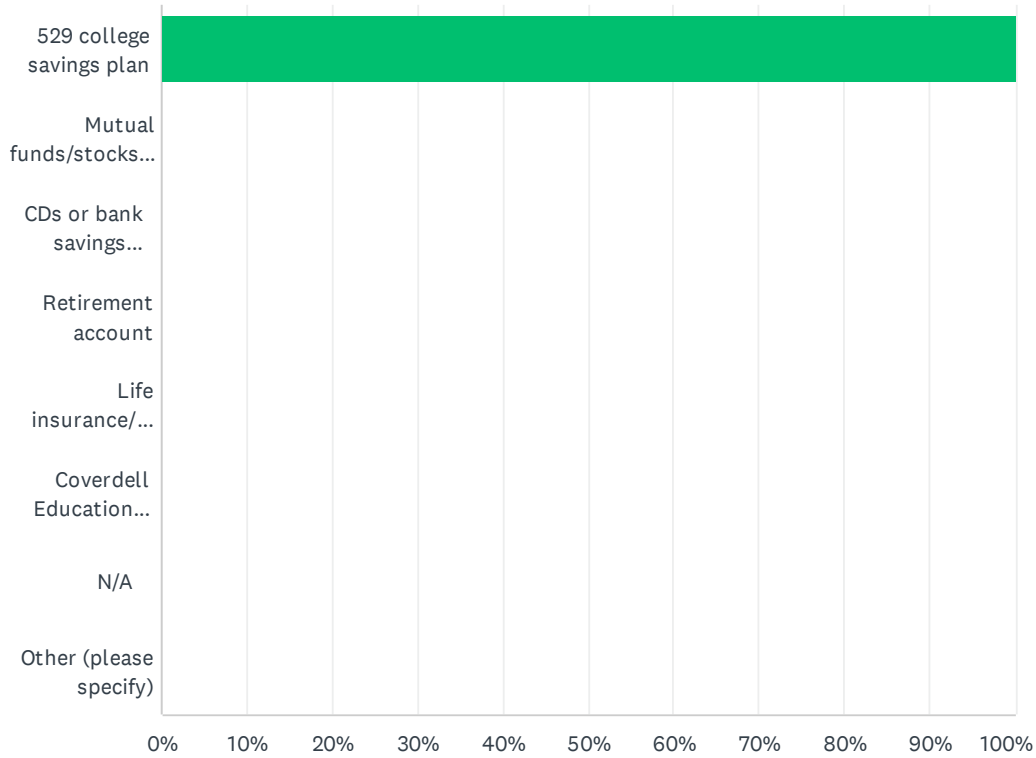
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES
Nothing	0.37% 1
<\$5,000	17.78% 48
\$5,001 - \$10,000	15.19% 41
\$10,001 - \$25,000	15.56% 42
\$25,001 - \$50,000	18.52% 50
\$50,001 - \$100,000	12.59% 34
>\$100,000	20.00% 54
<b>TOTAL</b>	<b>270</b>

## Q16 What is your primary college savings vehicle? (Check one)

Answered: 270 Skipped: 0



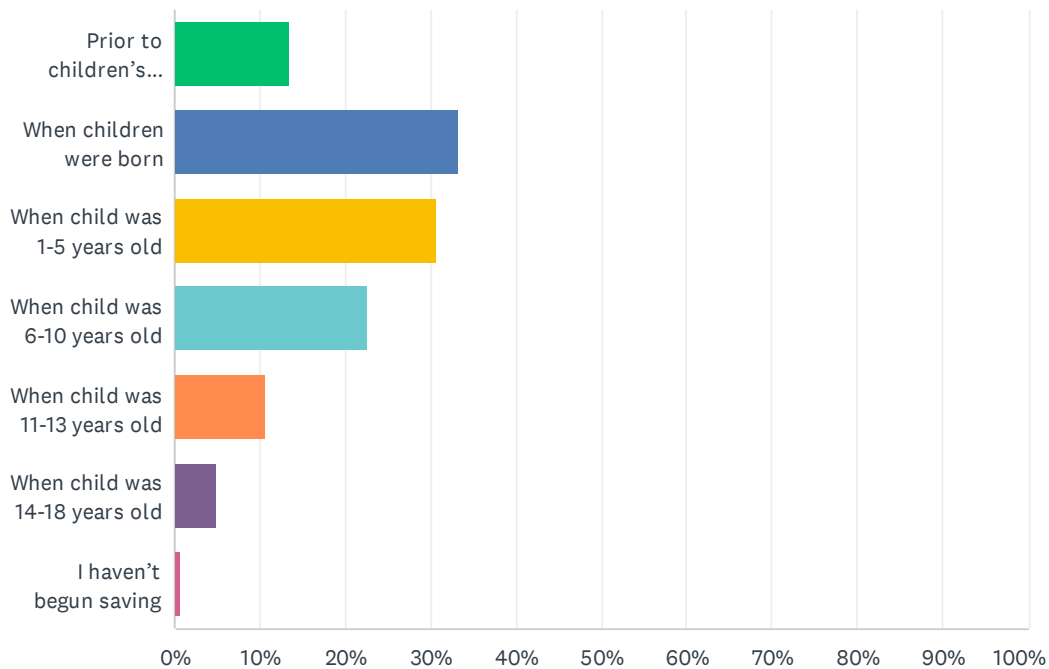
ANSWER CHOICES	RESPONSES	
529 college savings plan	100.00%	270
Mutual funds/stocks/bonds, non-529 plan	0.00%	0
CDs or bank savings accounts, non-529 plan	0.00%	0
Retirement account	0.00%	0
Life insurance/ Annuities	0.00%	0
Coverdell Education Savings Account	0.00%	0
N/A	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>270</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	



**Q17 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).**

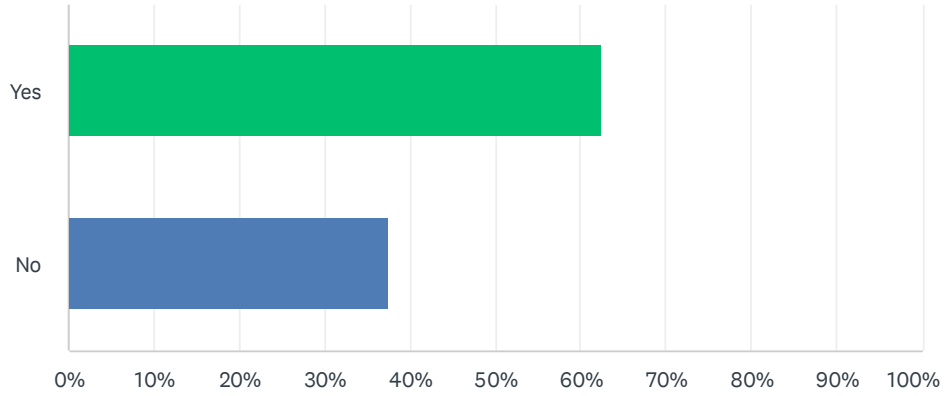
Answered: 270 Skipped: 0



ANSWER CHOICES	RESPONSES	
Prior to children's birth	13.33%	36
When children were born	33.33%	90
When child was 1-5 years old	30.74%	83
When child was 6-10 years old	22.59%	61
When child was 11-13 years old	10.74%	29
When child was 14-18 years old	4.81%	13
I haven't begun saving	0.74%	2
Total Respondents: 270		

## Q18 Do you know how much you'll need to save to fund college for your children?

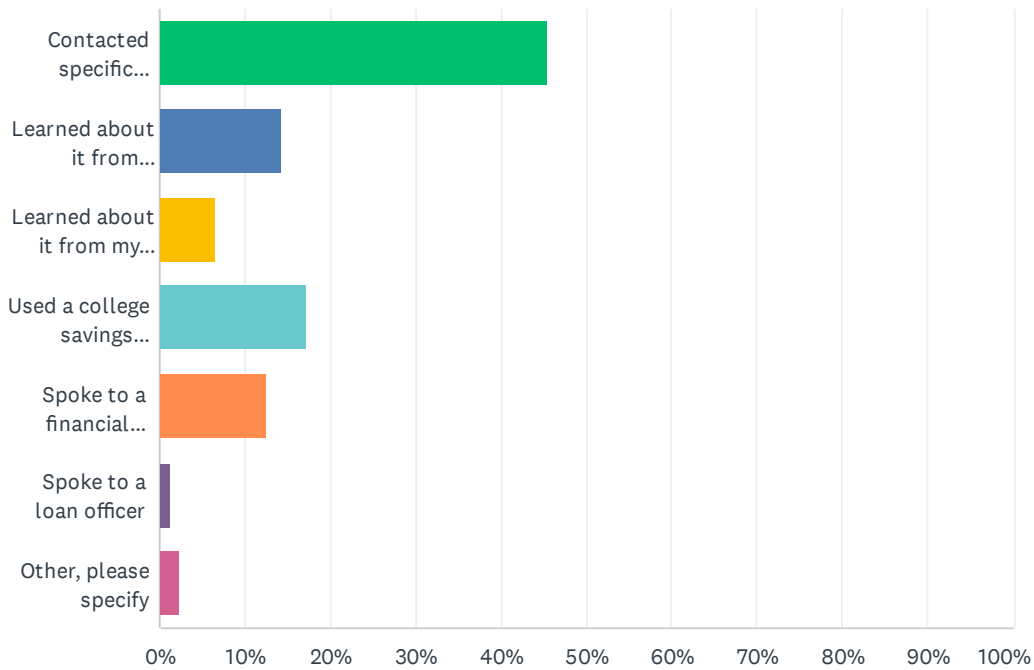
Answered: 267 Skipped: 3



ANSWER CHOICES	RESPONSES	
Yes	62.55%	167
No	37.45%	100
TOTAL		267

## Q19 How did you determine how much to save?

Answered: 167 Skipped: 103

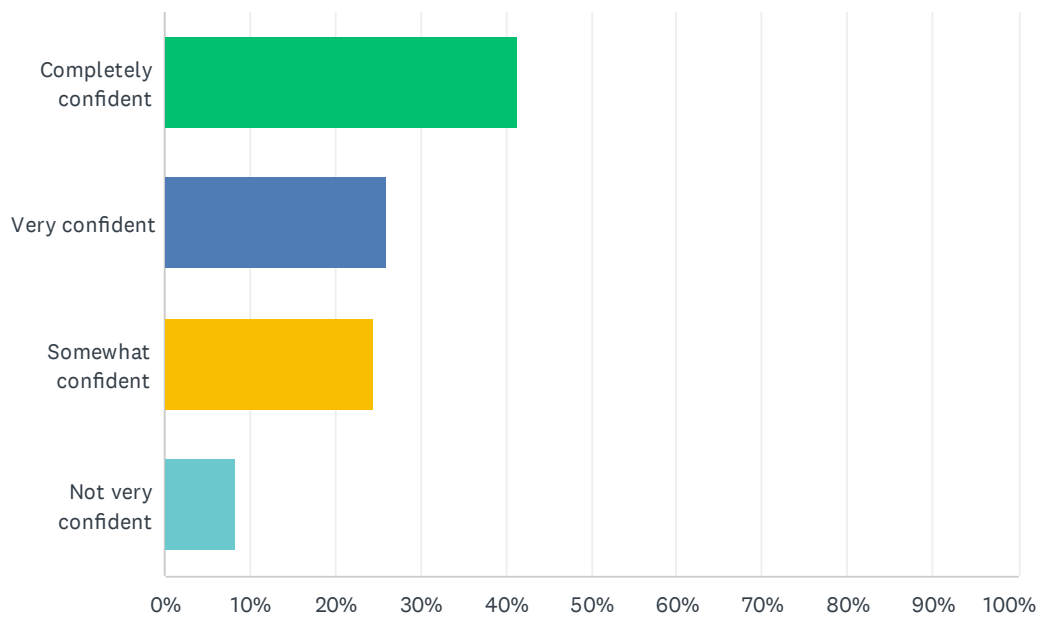


ANSWER CHOICES	RESPONSES
Contacted specific colleges I have in mind	45.51% 76
Learned about it from articles, on the web, through TV	14.37% 24
Learned about it from my child/children's school	6.59% 11
Used a college savings calculator	17.37% 29
Spoke to a financial advisor	12.57% 21
Spoke to a loan officer	1.20% 2
Other, please specify	2.40% 4
<b>TOTAL</b>	<b>167</b>

#	OTHER, PLEASE SPECIFY	DATE
1	we knew we could not save all the money to pay for college. We save what we can	7/30/2018 10:56 AM
2	From my own college experience	7/25/2018 3:06 PM
3	my experiences	7/24/2018 1:53 PM
4	very good	7/24/2018 1:50 PM

## Q20 How confident are you that you will reach your college savings goals?

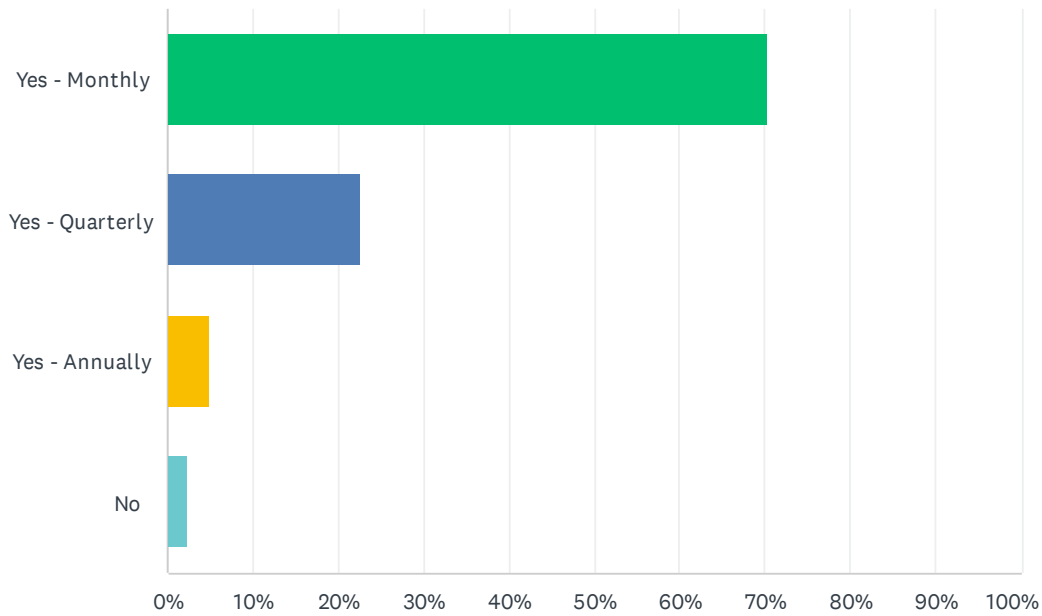
Answered: 266 Skipped: 4



ANSWER CHOICES	RESPONSES	
Completely confident	41.35%	110
Very confident	25.94%	69
Somewhat confident	24.44%	65
Not very confident	8.27%	22
<b>TOTAL</b>		<b>266</b>

## Q21 Are you saving systematically - monthly, quarterly, annually?

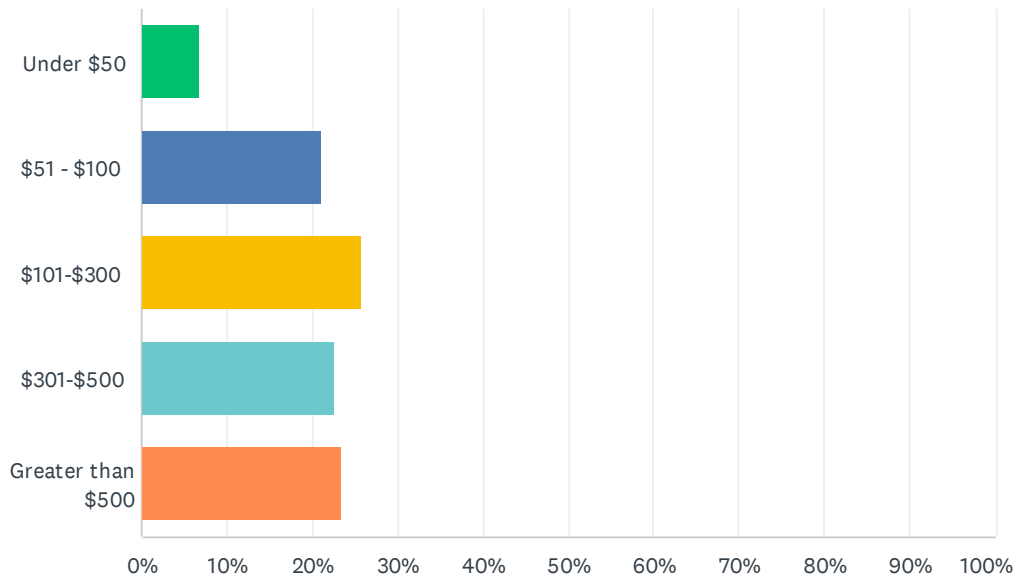
Answered: 266 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes - Monthly	70.30%	187
Yes - Quarterly	22.56%	60
Yes - Annually	4.89%	13
No	2.26%	6
<b>TOTAL</b>		<b>266</b>

## Q22 How much do you save systematically?

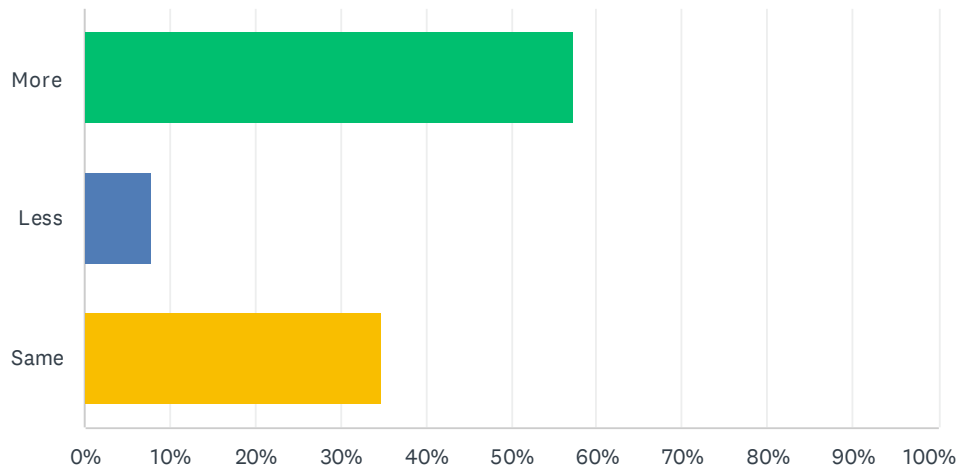
Answered: 260 Skipped: 10



ANSWER CHOICES	RESPONSES	
Under \$50	6.92%	18
\$51 - \$100	21.15%	55
\$101-\$300	25.77%	67
\$301-\$500	22.69%	59
Greater than \$500	23.46%	61
<b>TOTAL</b>		<b>260</b>

## Q23 Are you saving more, less or the same for college than a year ago?

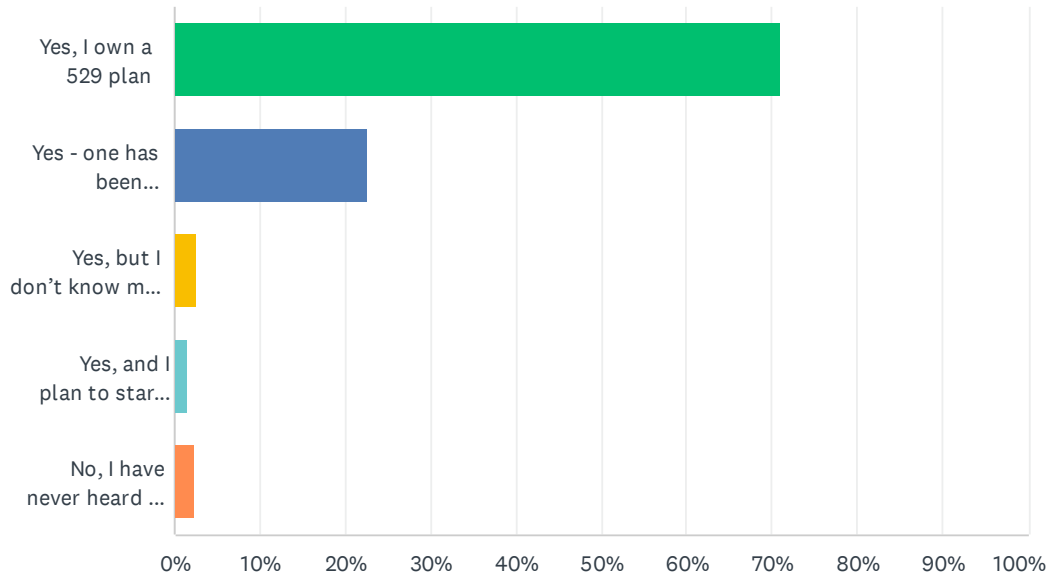
Answered: 265 Skipped: 5



ANSWER CHOICES	RESPONSES	
More	57.36%	152
Less	7.92%	21
Same	34.72%	92
TOTAL		265

## Q24 Do you know what a 529 college savings plan is?

Answered: 265 Skipped: 5

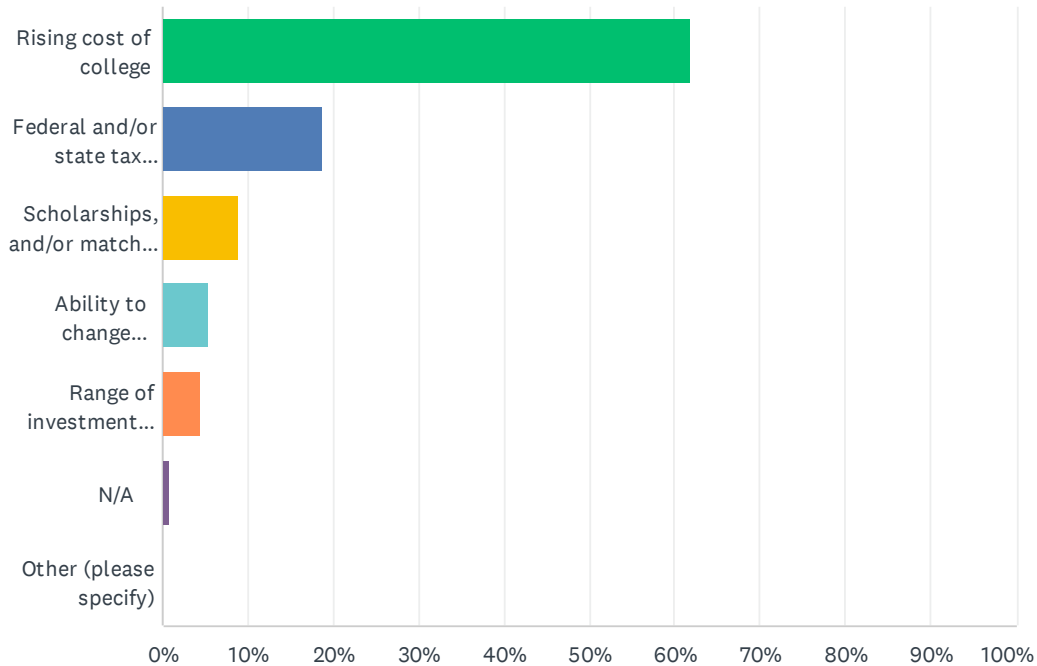


ANSWER CHOICES	RESPONSES	
Yes, I own a 529 plan	70.94%	188
Yes - one has been established for my child	22.64%	60
Yes, but I don't know much about them	2.64%	7
Yes, and I plan to start one soon	1.51%	4
No, I have never heard of them	2.26%	6
<b>TOTAL</b>		<b>265</b>



## Q25 If your child has a 529 college savings account, what is the main reason?

Answered: 246 Skipped: 24

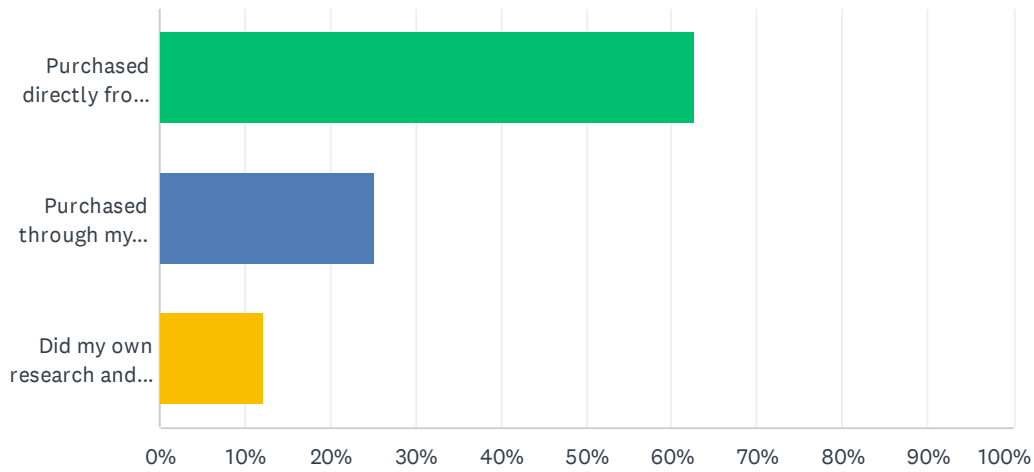


ANSWER CHOICES	RESPONSES	
Rising cost of college	61.79%	152
Federal and/or state tax benefits	18.70%	46
Scholarships, and/or matching grants	8.94%	22
Ability to change beneficiary	5.28%	13
Range of investment options	4.47%	11
N/A	0.81%	2
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>246</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q26 If your child has a 529 college savings account, how was it opened?

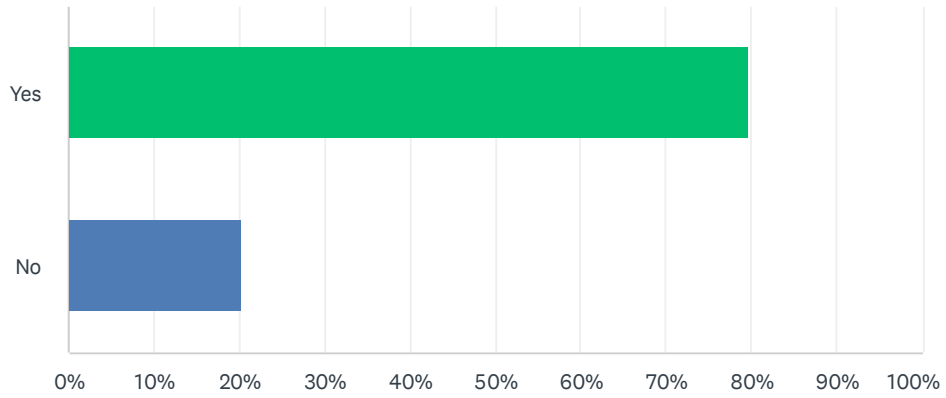
Answered: 246 Skipped: 24



ANSWER CHOICES	RESPONSES	
Purchased directly from the state plan (e.g., through website or toll-free number)	62.60%	154
Purchased through my financial advisor	25.20%	62
Did my own research and invested directly	12.20%	30
<b>TOTAL</b>		<b>246</b>

## Q27 Is there an automatic monthly savings plan set up for a 529 college savings account?

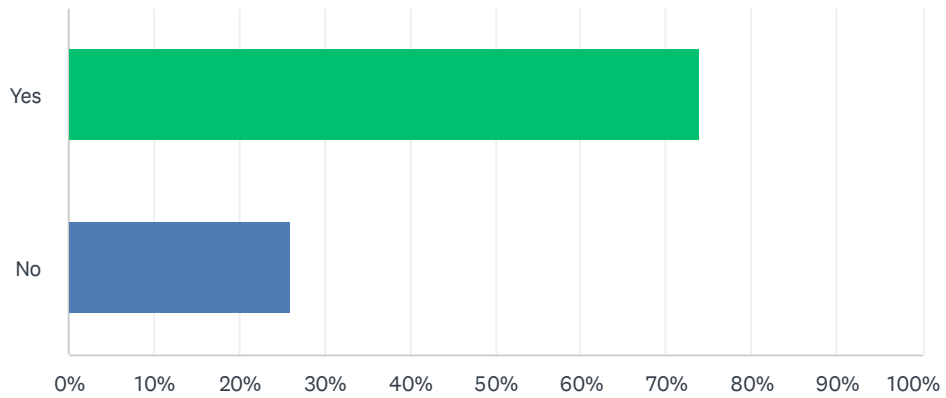
Answered: 246 Skipped: 24



ANSWER CHOICES	RESPONSES	
Yes	79.67%	196
No	20.33%	50
TOTAL		246

## Q28 Is your child utilizing a 529 plan sponsored by his or her home state?

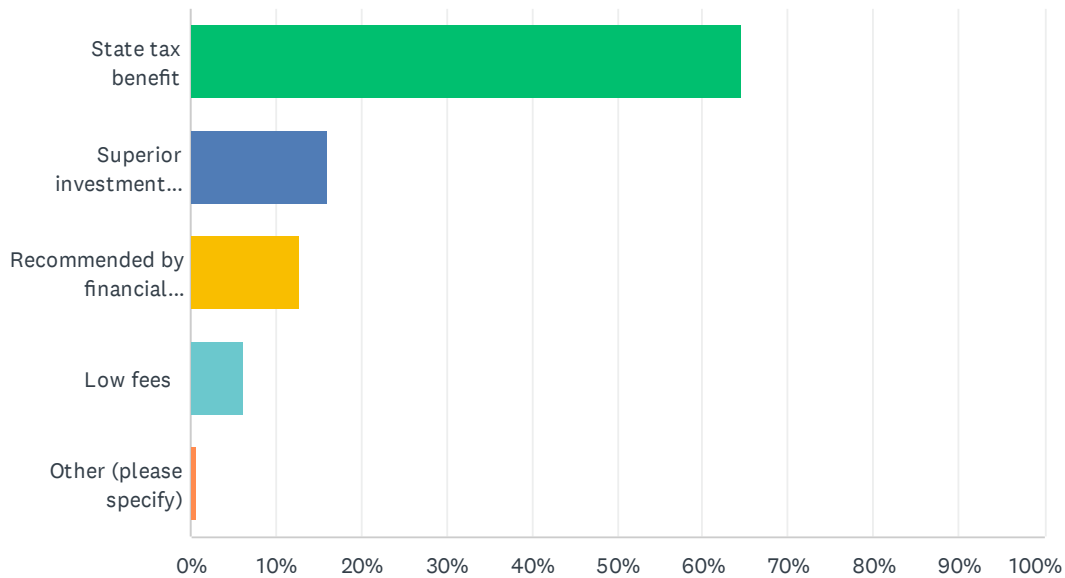
Answered: 246 Skipped: 24



ANSWER CHOICES	RESPONSES	
Yes	73.98%	182
No	26.02%	64
TOTAL		246

## Q29 Why are they using the 529 plan sponsored by your home state?

Answered: 181 Skipped: 89

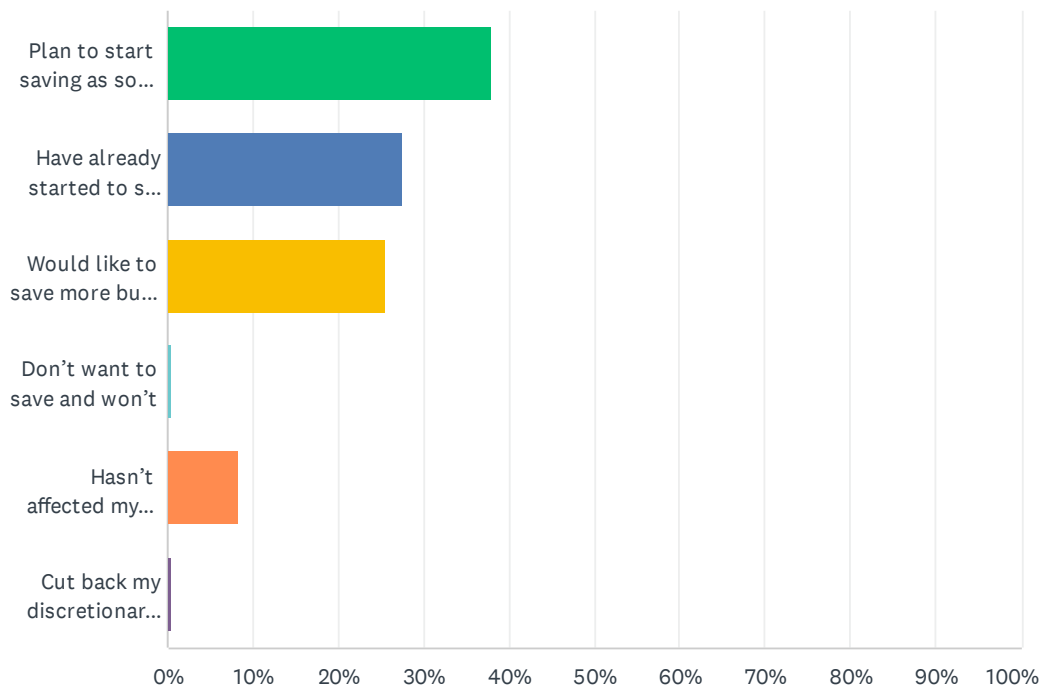


ANSWER CHOICES	RESPONSES	
State tax benefit	64.64%	117
Superior investment performance	16.02%	29
Recommended by financial advisor	12.71%	23
Low fees	6.08%	11
Other (please specify)	0.55%	1
<b>TOTAL</b>		<b>181</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	Opened by in-laws	7/30/2018 10:52 AM

### Q30 How has the economic environment affected your attitude and behavior toward saving for college in general?

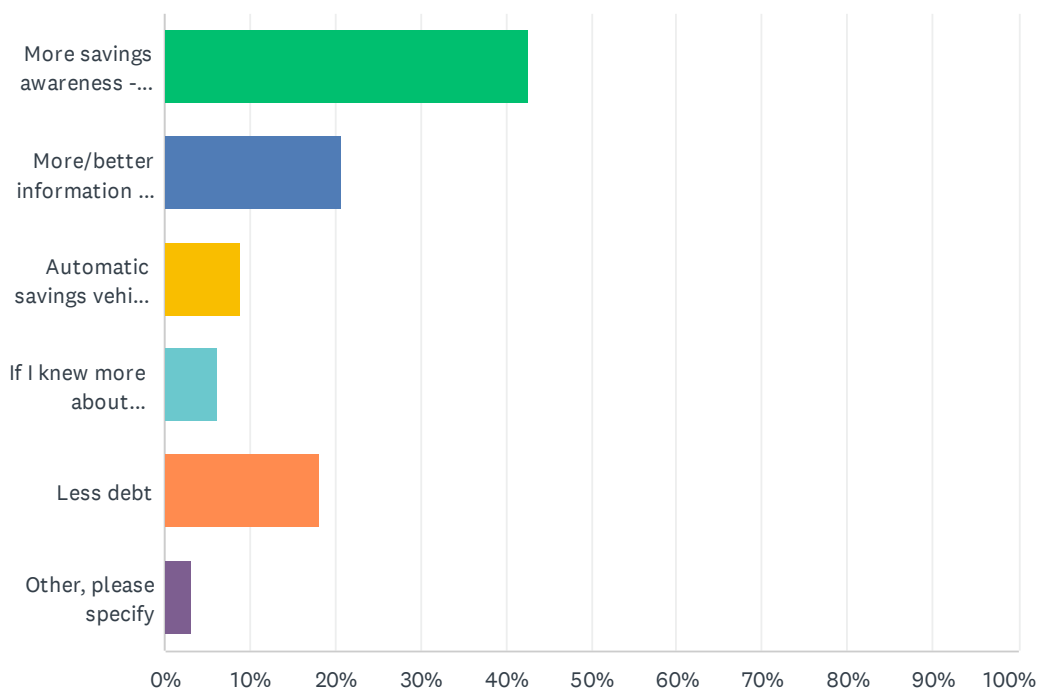
Answered: 255 Skipped: 15



ANSWER CHOICES	RESPONSES	
Plan to start saving as soon as I have discretionary income	38.04%	97
Have already started to save more than before	27.45%	70
Would like to save more but can't	25.49%	65
Don't want to save and won't	0.39%	1
Hasn't affected my attitude or behavior	8.24%	21
Cut back my discretionary spending so I can save	0.39%	1
<b>TOTAL</b>		<b>255</b>

## Q31 What would make it easier for you to save?

Answered: 255 Skipped: 15



ANSWER CHOICES	RESPONSES	
More savings awareness - focus on saving, not spending	42.75%	109
More/better information on savings vehicles	20.78%	53
Automatic savings vehicle - so I don't have to think about it	9.02%	23
If I knew more about budgeting, managing money and investments	6.27%	16
Less debt	18.04%	46
Other, please specify	3.14%	8
<b>TOTAL</b>		<b>255</b>

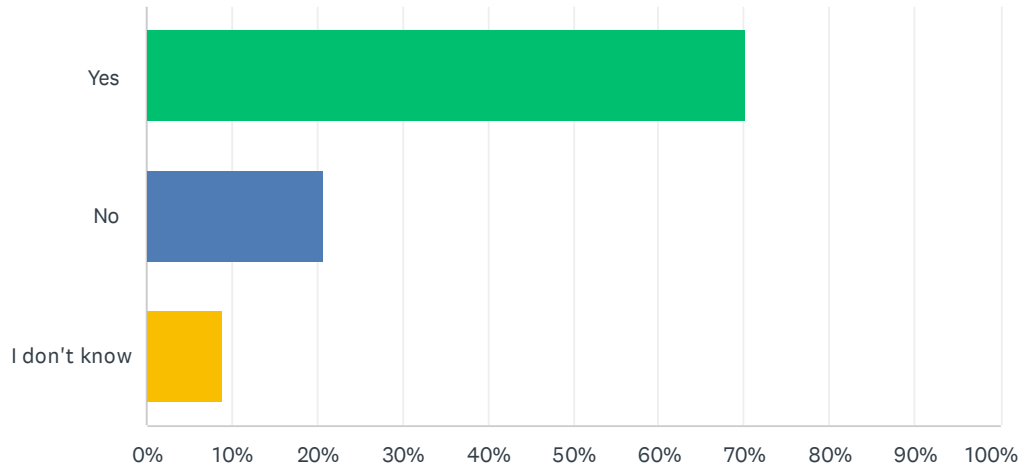
#	OTHER, PLEASE SPECIFY	DATE
1	my family spends less	7/30/2018 12:51 PM
2	If I made more money	7/30/2018 10:55 AM
3	H	7/30/2018 10:53 AM
4	I need a better job to earn more	7/25/2018 3:06 PM
5	More income. My husband lost his job last year and has now taken another but at a reduced income.	7/24/2018 1:56 PM
6	W	7/24/2018 1:54 PM
7	Having more money to save!	7/24/2018 1:53 PM
8	currently doing what we think is appropriate	7/24/2018 1:46 PM





### Q32 Would you ask friends/ family to make a college savings gift instead of material gifts?

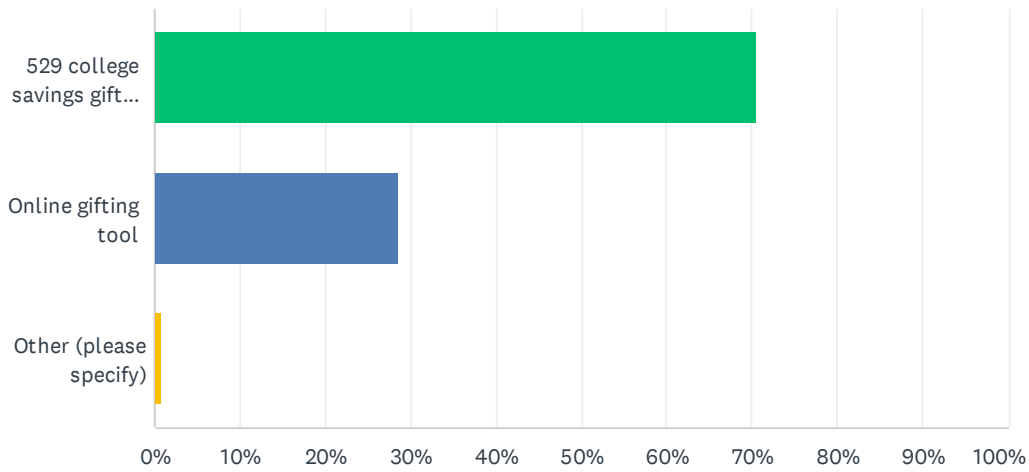
Answered: 255 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	70.20%	179
No	20.78%	53
I don't know	9.02%	23
<b>TOTAL</b>		<b>255</b>

### Q33 What would make a college savings gift easier?

Answered: 255 Skipped: 15

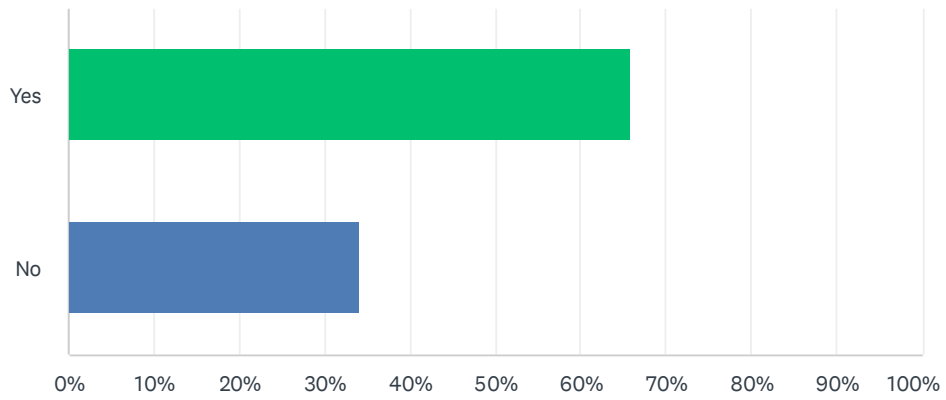


ANSWER CHOICES	RESPONSES	
529 college savings gift registry	70.59%	180
Online gifting tool	28.63%	73
Other (please specify)	0.78%	2
<b>TOTAL</b>		<b>255</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	nothing that I can think of	8/1/2018 4:47 PM
2	.	7/30/2018 3:14 PM

### Q34 Do you plan to borrow to finance your child's college?

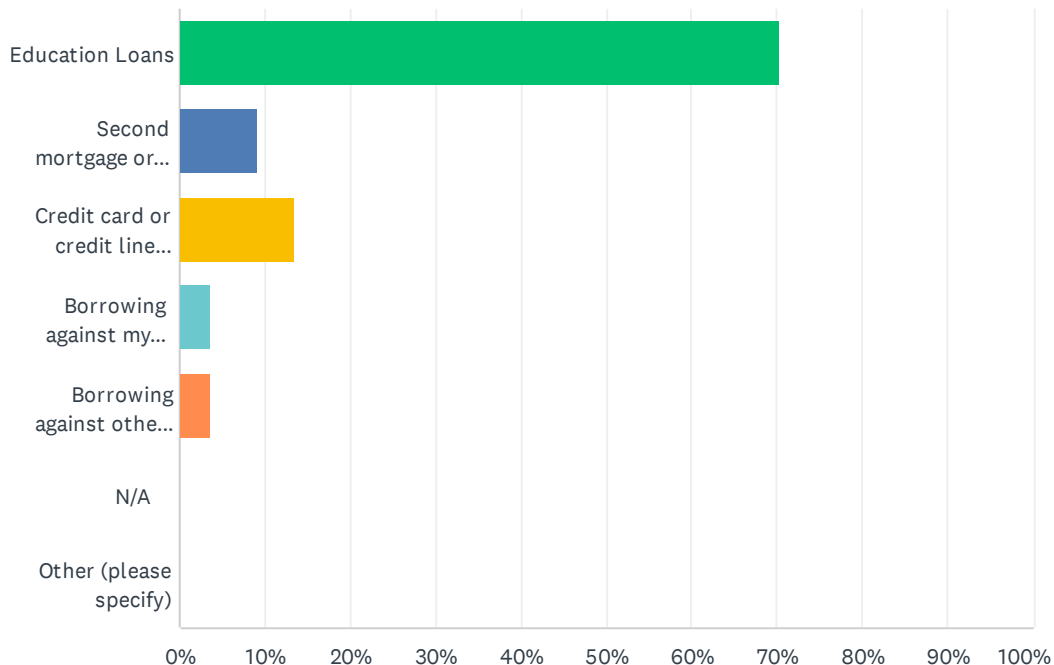
Answered: 255 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	65.88%	168
No	34.12%	87
TOTAL		255

### Q35 If you are borrowing, what do you anticipate will be your number one college financing source? (Check one)

Answered: 165 Skipped: 105

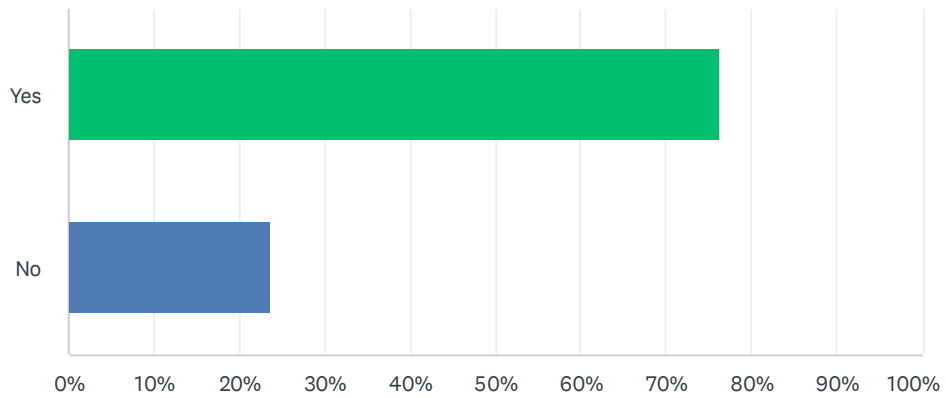


ANSWER CHOICES	RESPONSES	
Education Loans	70.30%	116
Second mortgage or home equity loan	9.09%	15
Credit card or credit line cash advance	13.33%	22
Borrowing against my retirement	3.64%	6
Borrowing against other investments	3.64%	6
N/A	0.00%	0
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>165</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

### Q36 Do you expect your child to contribute toward their college costs?

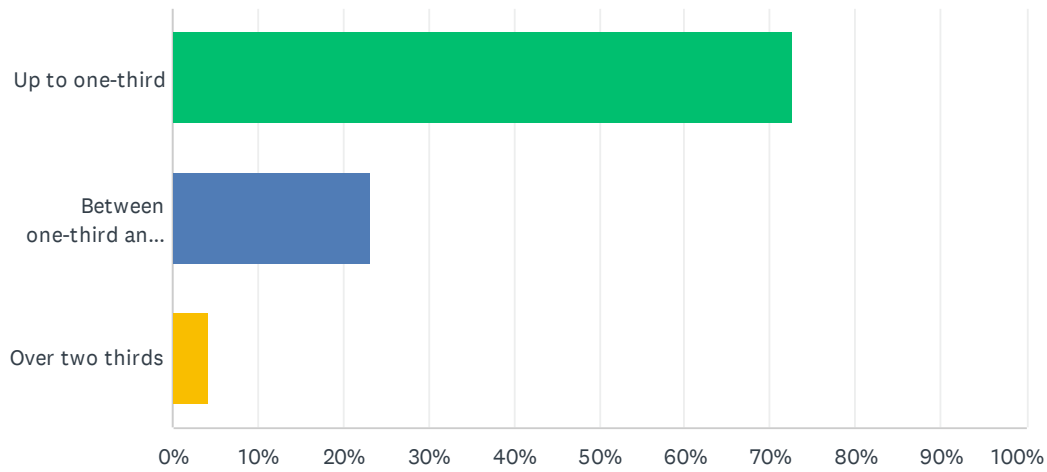
Answered: 250 Skipped: 20



ANSWER CHOICES	RESPONSES	
Yes	76.40%	191
No	23.60%	59
TOTAL		250

### Q37 How much will your child contribute to paying for college?

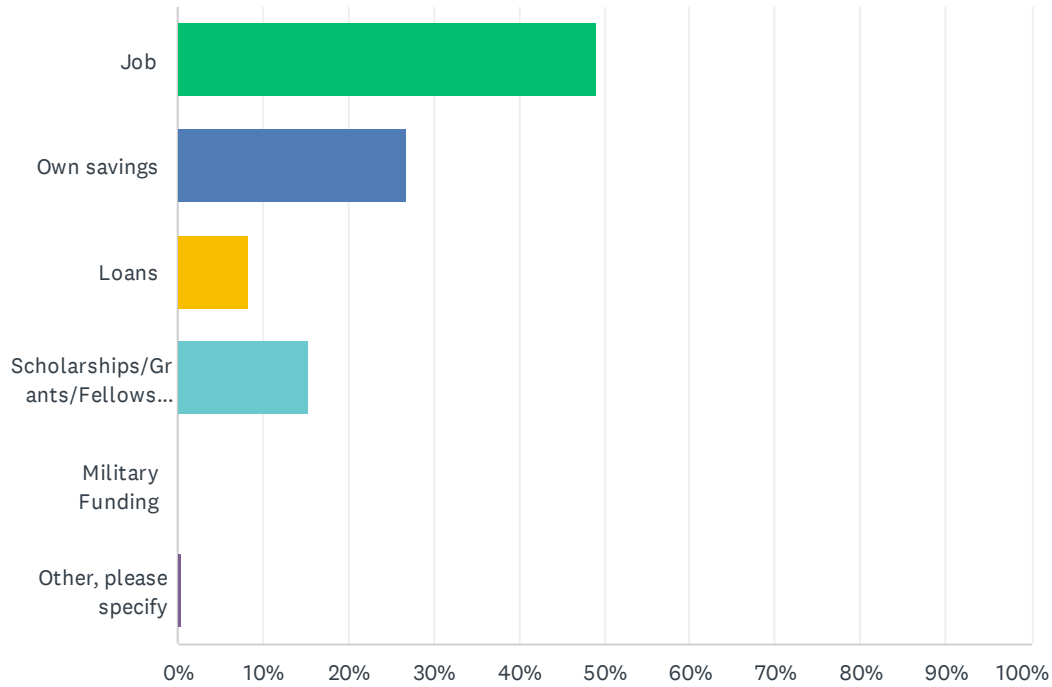
Answered: 190 Skipped: 80



ANSWER CHOICES	RESPONSES	
Up to one-third	72.63%	138
Between one-third and two-thirds	23.16%	44
Over two thirds	4.21%	8
<b>TOTAL</b>		<b>190</b>

### Q38 How will they contribute to college costs?

Answered: 190 Skipped: 80

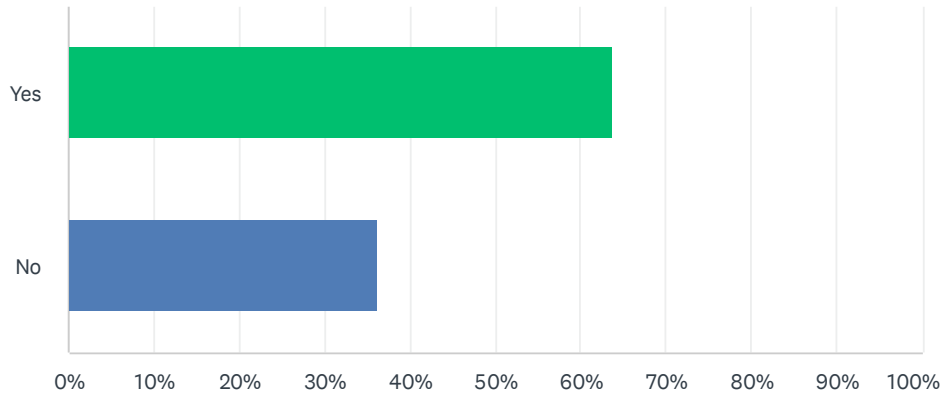


ANSWER CHOICES	RESPONSES	
Job	48.95%	93
Own savings	26.84%	51
Loans	8.42%	16
Scholarships/Grants/Fellowships	15.26%	29
Military Funding	0.00%	0
Other, please specify	0.53%	1
<b>TOTAL</b>		<b>190</b>

#	OTHER, PLEASE SPECIFY	DATE
1	Job, his own savings, loans, scholarships/grants	7/24/2018 1:54 PM

### Q39 Do you utilize the expertise of a financial advisor for college financial planning?

Answered: 249 Skipped: 21

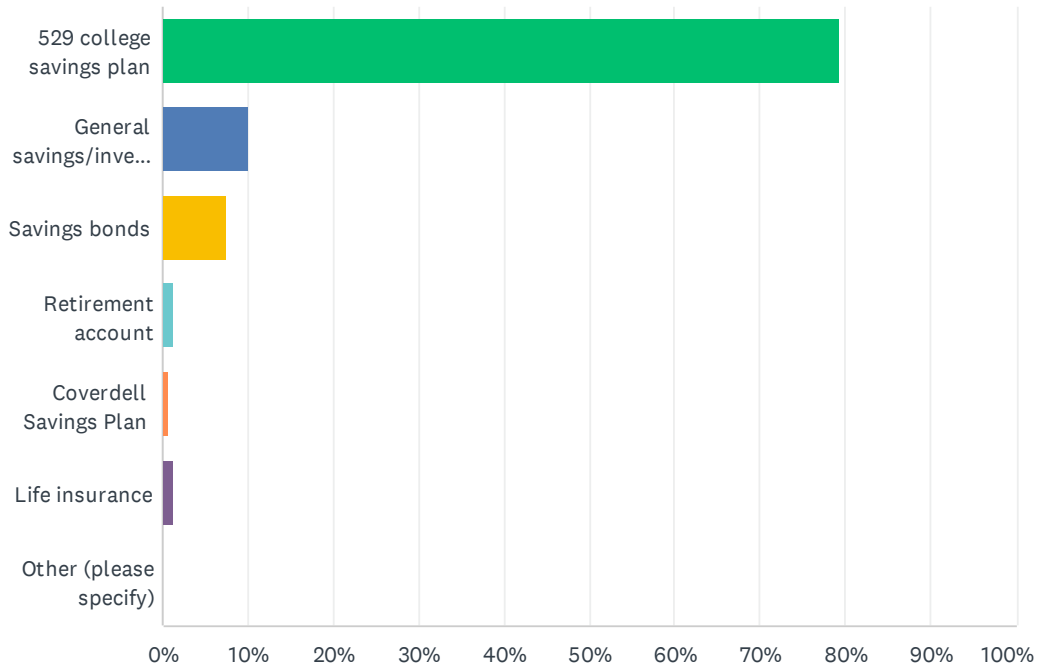


ANSWER CHOICES	RESPONSES	
Yes	63.86%	159
No	36.14%	90
TOTAL		249



## Q40 If you work with a financial advisor, what is the primary product that they recommend for saving for college?

Answered: 159 Skipped: 111

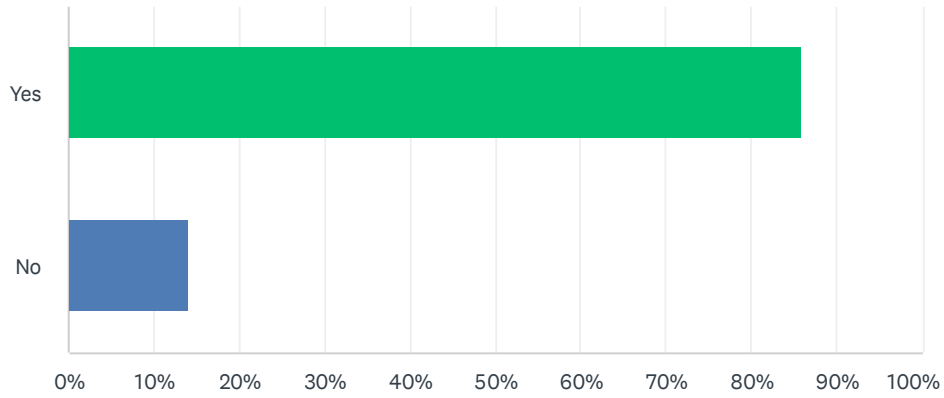


ANSWER CHOICES	RESPONSES	
529 college savings plan	79.25%	126
General savings/investments	10.06%	16
Savings bonds	7.55%	12
Retirement account	1.26%	2
Coverdell Savings Plan	0.63%	1
Life insurance	1.26%	2
Other (please specify)	0.00%	0
<b>TOTAL</b>		<b>159</b>

#	OTHER (PLEASE SPECIFY)	DATE
	There are no responses.	

## Q41 If you knew that a financial advisor could help you with college savings, would you use one?

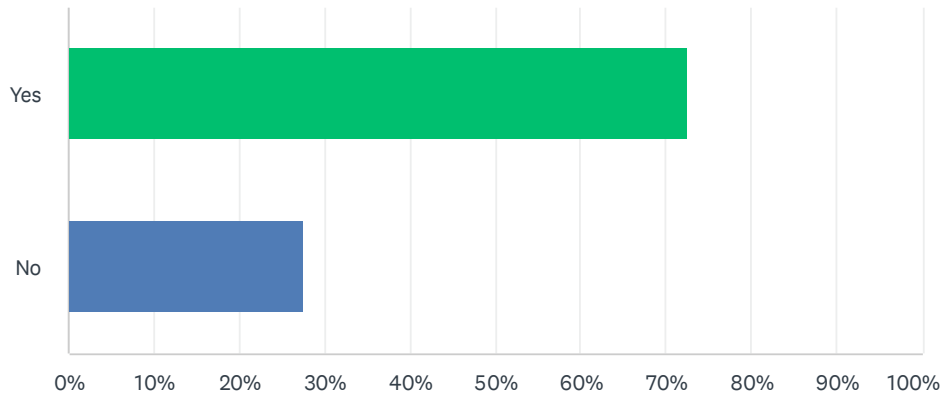
Answered: 248 Skipped: 22



ANSWER CHOICES	RESPONSES	
Yes	85.89%	213
No	14.11%	35
TOTAL		248

### Q42 Did you know that investing in a 529 college savings plan can alternatively fund your own future educational expenses (graduate education and lifetime learning)?

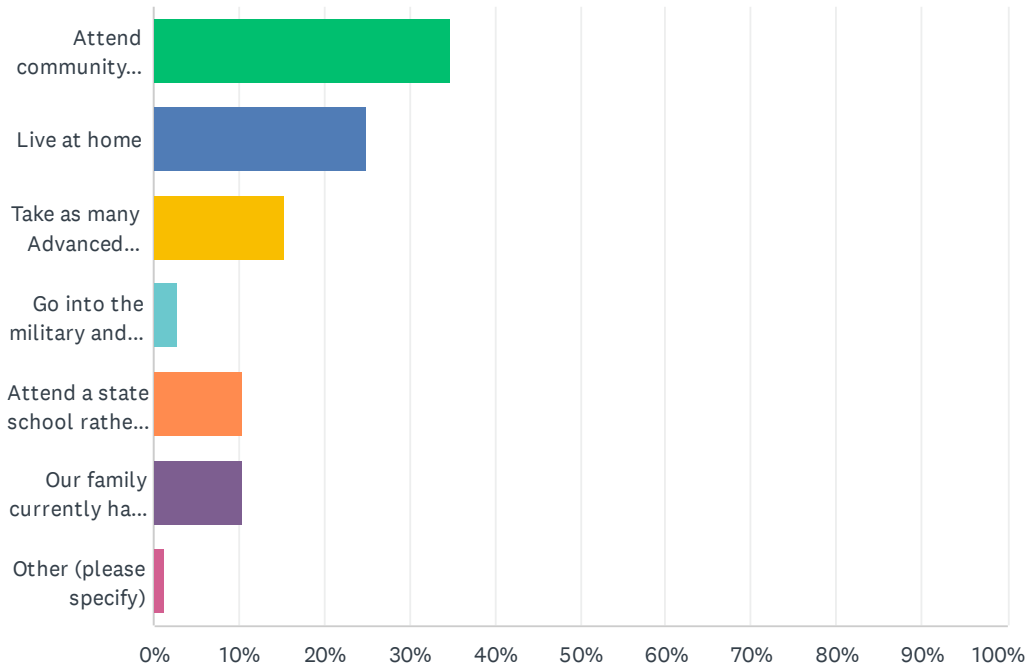
Answered: 248 Skipped: 22



ANSWER CHOICES	RESPONSES	
Yes	72.58%	180
No	27.42%	68
TOTAL		248

## Q43 What is the most important strategy your family uses or anticipates using to help reduce the cost of college?

Answered: 248 Skipped: 22

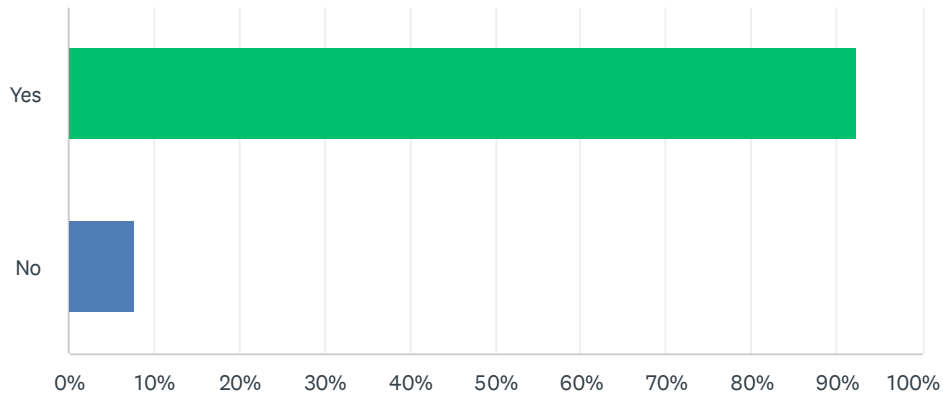


ANSWER CHOICES	RESPONSES	
Attend community college for two years and transfer to a four year college	34.68%	86
Live at home	25.00%	62
Take as many Advanced Placement and International Baccalaureate classes as possible before going to college	15.32%	38
Go into the military and use the GI bill	2.82%	7
Attend a state school rather than a private school	10.48%	26
Our family currently has no strategy	10.48%	26
Other (please specify)	1.21%	3
<b>TOTAL</b>		<b>248</b>

#	OTHER (PLEASE SPECIFY)	DATE
1	save money	7/30/2018 5:37 PM
2	None of the above	7/25/2018 3:10 PM
3	Grades, ACT scores, scholarships k	7/24/2018 1:57 PM

Q44 There is research that attainment of education or skills training rather than majors will help in future employment. Would you like to see colleges and universities promote this?

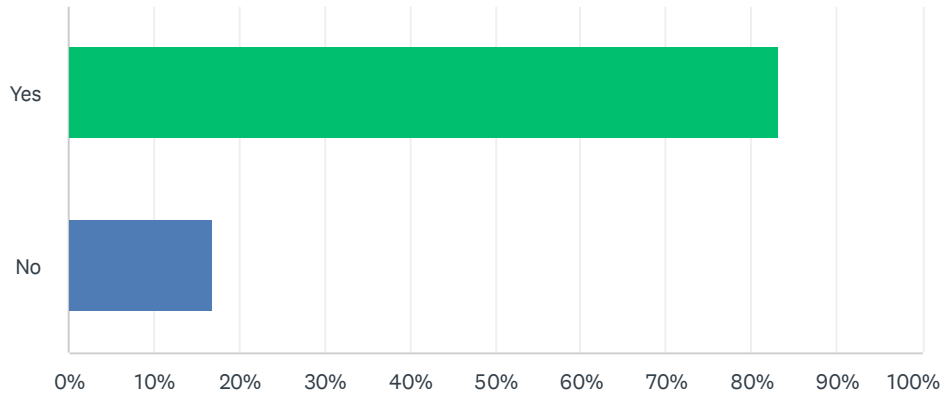
Answered: 246 Skipped: 24



ANSWER CHOICES	RESPONSES	
Yes	92.28%	227
No	7.72%	19
TOTAL		246

## Q45 Would you prefer that your child go to an institution that approaches education in this manner?

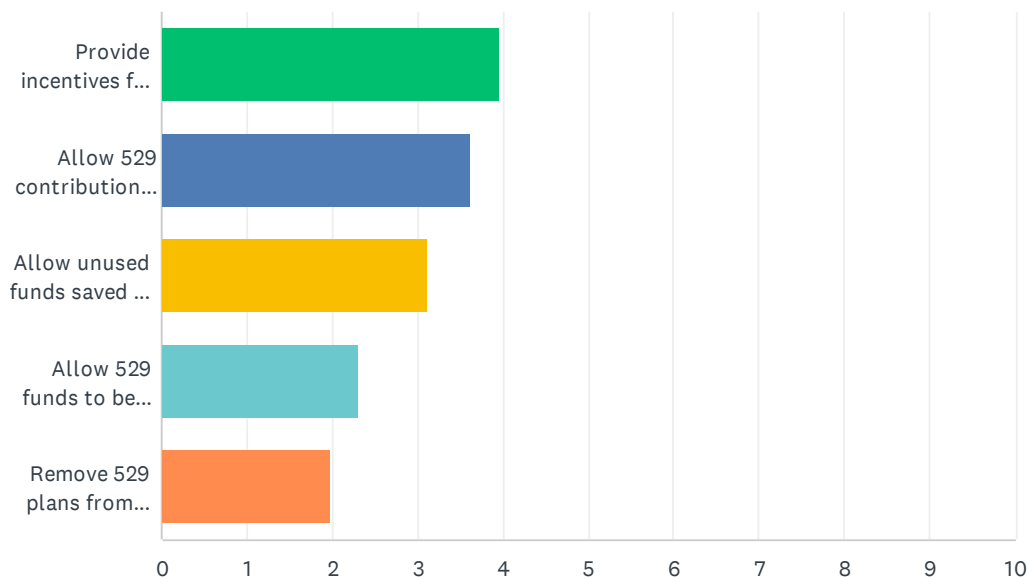
Answered: 243 Skipped: 27



ANSWER CHOICES	RESPONSES	
Yes	83.13%	202
No	16.87%	41
TOTAL		243

### Q46 What could Congress do to make 529 plans a more attractive education savings vehicle? (Please rank your answers with 1 being the most preferred and 5 being the least preferred)

Answered: 248 Skipped: 22



	1	2	3	4	5	TOTAL	SCORE
Provide incentives for employers to help employees save in 529 college savings plans	46.77% 116	25.81% 64	11.69% 29	8.06% 20	7.66% 19	248	3.96
Allow 529 contributions to be eligible for current Savers' Tax Credit	26.61% 66	33.06% 82	22.98% 57	11.69% 29	5.65% 14	248	3.63
Allow unused funds saved in 529s to be rolled over into IRAs	13.31% 33	21.37% 53	38.31% 95	18.15% 45	8.87% 22	248	3.12
Allow 529 funds to be used for job apprenticeships	6.05% 15	10.89% 27	14.52% 36	44.76% 111	23.79% 59	248	2.31
Remove 529 plans from being taken into account for federal financial aid eligibility	7.26% 18	8.87% 22	12.50% 31	17.34% 43	54.03% 134	248	1.98