

April 2018

Student Loan Debt Survey

**Gonzales Research
& Media Services**



Gonzales Maryland Poll

Table of Contents

Background and Methodology 2

Executive Summary..... 3

Results Overview 6

Appendix A: Data Tables 16

 QUESTION #1 16

 QUESTION #2 17

 QUESTION #3 19

 QUESTION #4 20

 QUESTION #5 21

 QUESTION #6 23

 QUESTION #7 24

 QUESTION #8 25

 QUESTION #9 27

 QUESTION #10 28

 QUESTION #11 30

 QUESTION #12 32

 QUESTION #13 34

 QUESTION #14 36

 QUESTION #15 38

 QUESTION #16 40

 QUESTION #17 42

 QUESTION #18 44

 QUESTION #19 46

 QUESTION #20 48

 QUESTION #21 50

 Maryland Poll Sample Demographics 53

Appendix B: Questionnaire..... 54

Background and Methodology

Patrick E. Gonzales graduated magna cum laude from the University of Baltimore with a degree in political science.

His career began in the mid 1980s as an analyst with Mason-Dixon Opinion Research. Mr. Gonzales helped develop, craft and implement election surveys **and exit polls for Baltimore's WMAR-TV Channel 2.**

Patrick Gonzales has polled and analyzed well over a thousand elections in Maryland and across the country since that time. His polling in the 2014 **Maryland gubernatorial election foreshadowed Larry Hogan's victory on Election Day.**

During an interview at WBAL 1090 AM radio in Baltimore, Maryland on October 27, 2016, Mr. Gonzales was one of the very few pollsters in the nation to state publicly that Donald Trump would win the 2016 presidential election.

This poll was commissioned by the *Center for Responsible Lending* and conducted by *Gonzales Research & Media Services* from March 31st through April 5th, 2018. A total of 412 registered voters in Maryland, who indicated that they are likely to vote in the November 2018 general election, were queried by live telephone interviews, utilizing both landline and cell phone numbers. A cross-section of interviews was conducted throughout the state, reflecting general election voting patterns.

The margin of error (MOE), per accepted statistical standards, is a range of plus or minus 5 percentage points. If the entire population was surveyed, there is a 95% probability that the true numbers would fall within this range.

Executive Summary

Among Maryland voters, concern over student loan debt has reached a critical mass: **71% say student loan debt in the state is a “major problem;” 82% agree** that the overall outstanding student loan debt represents a financial crisis; and 87% say the federal government should not force states to step aside when addressing the student loan crisis, but work with them, instead.

Thirty-seven percent of Marylanders say that someone in the household has current student loan debt, including 52% of those between the ages of eighteen and forty, and 44% of voters in the metro Washington region. Among those with student loan debt, 15% say they owe less than \$5,000; 13% say they owe between \$5,000 and \$14,999; 23% owe between \$15,000 and \$29,999; 9% owe between \$30,000 and \$49,999; and a full 28% say they still owe \$50,000 or more on their student loans.

Forty-four percent of those with student loan debt declare they are struggling, unable to make monthly payments or neglecting other bills to make monthly payments. Significantly, 57% of women with student loan debt say they are struggling, compared to 32% of men who claim likewise. Forty-six percent of Marylanders overall know someone outside their household who is currently struggling with student loan debt.

Further, 26% know someone who has moved to another city or state for the expressed purpose of taking a job to meet their student loan obligations.

Only 15% of Marylanders are **“very familiar” with student loan servicers, such as Navient or Fedloan, 18% are “somewhat familiar” with these companies, and 67% are not familiar with them.** Sixty-four percent of those with student loan debt, however, **are familiar with these companies (31% “very familiar” and 33% “somewhat familiar”), while 85% of households with no loan debt are not familiar with them.**

The U.S. Department of Education hires, pays, and oversees student loan servicers like Navient and Fed Loan. Only 12% of Marylanders think the federal Department of Education is doing a good job overseeing loan servicers. Among those with student loan debt, 19% say the Department of Education is doing a **good job, while 54% say it’s not doing a good job overseeing loan servicers.**

Maryland voters develop a high level of concern when informed about several matters confronting the student loan industry.

- **Eighty-six percent say it's concerning when told about allegations that \$4 billion was added to customers' student loans by putting these borrowers in the wrong repayment program (66% find this swelling "very concerning" and 20% "somewhat concerning").**
- **89% are concerned that credit bureaus were not informed properly that some customers' student loans had been discharged, leading to serious credit consequences for those affected borrowers (70% "very concerning" and 19% "somewhat concerning").**
- **85% of Maryland voters say it's concerning when hearing about allegations in Massachusetts that some teachers who agree to teach subjects like math and science are having their grants turned into repayable loans simply because paperwork is not being processed properly (66% "very concerning" and 19% "somewhat concerning").**

Ninety-five percent of respondents say that it is important to them that student loan servicers be held responsible for improper practices while operating in the state of Maryland (**83% "very important" and 12% "somewhat important"**).

Among voters, 85% favor legislation the Maryland General Assembly is considering requiring student loan servicers be licensed in order to operate in the state of Maryland, just like other financial institutions are (**69% "strongly favor"**).

Seventy-eight percent favor Maryland requiring lenders to refrain from the practice of misapplying student loan payments; that is, lenders not applying extra money sent with **the regular payment toward lowering the loan's principal (66% "strongly favor" and 12% "somewhat favor")**, while **13% oppose** requiring lenders to refrain from this practice.

Further, 88% favor the State of Maryland compelling student loan servicers to comply with certain basic consumer protection standards, like asking borrowers how they would like to see their extra, or excess, payments applied to their loans.

Ninety-one percent of likely Maryland voters agree that the State has the responsibility **to protect residents who take out student loans (76% "strongly agree" and 15% "somewhat agree")**, while only **7% disagree**.

Eighty-seven percent of Marylanders agree that the federal government should not force states to step aside when addressing the student loan crisis, but work with them, instead **(72% “strongly agree” and 15% “somewhat agree”)**, and 7% disagree with this.

Pointedly, 80% of voters agree that Maryland legislators should not take money from lobbyists who attempt through legislation to undermine state protections for student borrowers **(70% “strongly agree” and 10% “somewhat agree”)**, while **12% disagree**.

A weighty 75% of likely voters are more likely to vote for a candidate for the Maryland General Assembly who supports reforms to address abuses in the student loan industry **(60% “much more likely” and 15% “somewhat more likely”)**, while only **3% are less likely** to vote for a legislative candidate who supports reforms. Sixty-seven percent of voters **who are “very familiar” with student loan servicers are “much more likely”** to vote for a candidate who supports reforms to address abuses in the student loan industry.

Results Overview

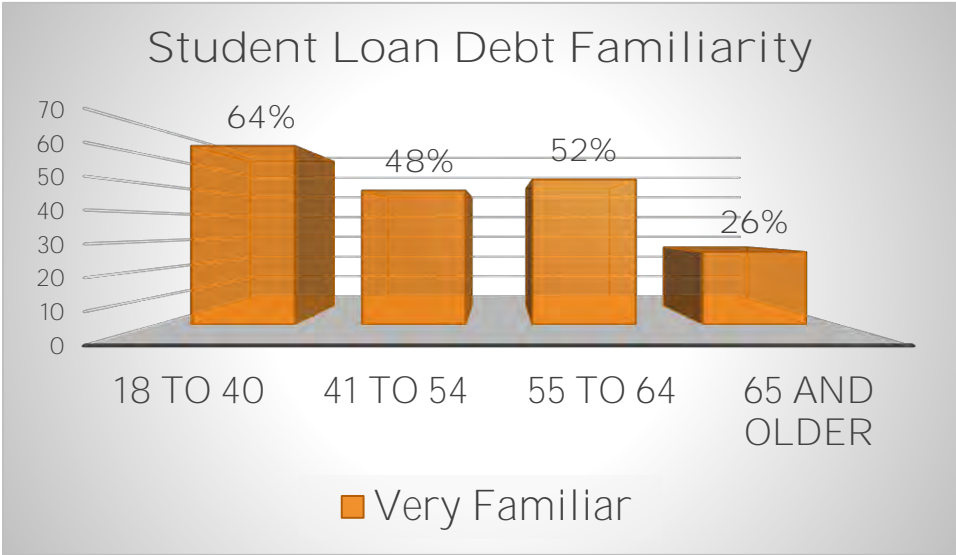
"How familiar are you with the issue of student loan debt in Maryland; that is, the need to borrow money to attend college and still owe money after you graduate?"

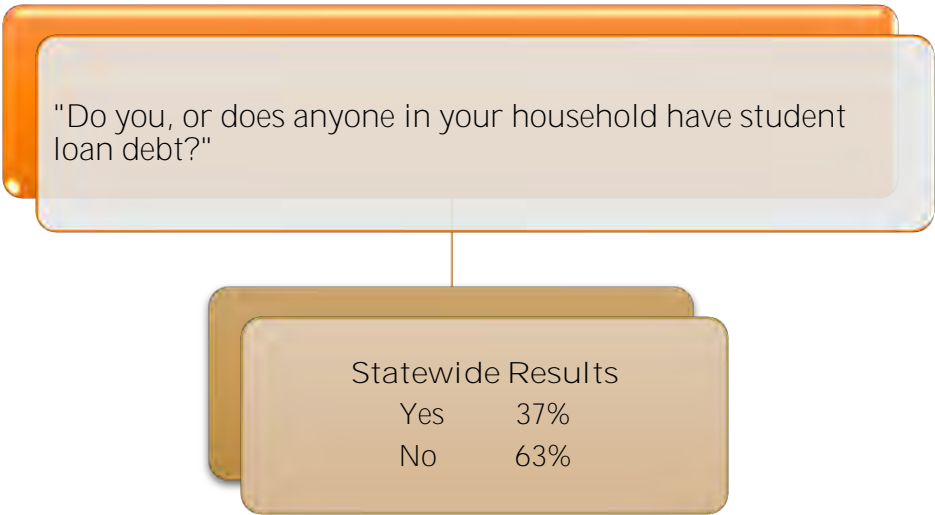
Statewide Results

Very Familiar	48%
Somewhat Familiar	34%
Not Familiar	18%

Forty-eight percent of Maryland voters are very familiar with the issue of student loan debt in the state, 34% are somewhat familiar with the issue, and 18% are not familiar.

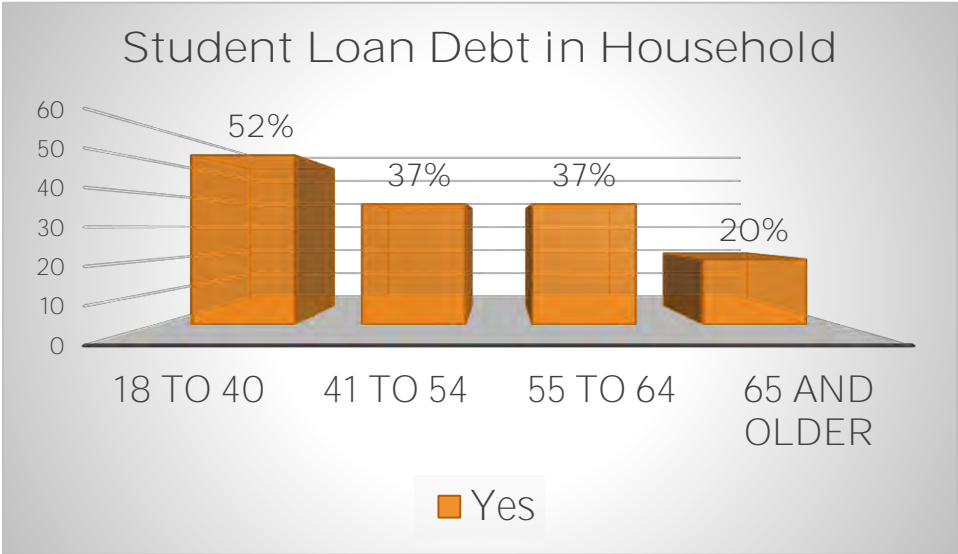
Sixty-four percent of Marylanders between the ages of 18 and 40 are “very familiar” with the issue of student loan debt, while only 26% of those 65 and older are “very familiar” with the issue.



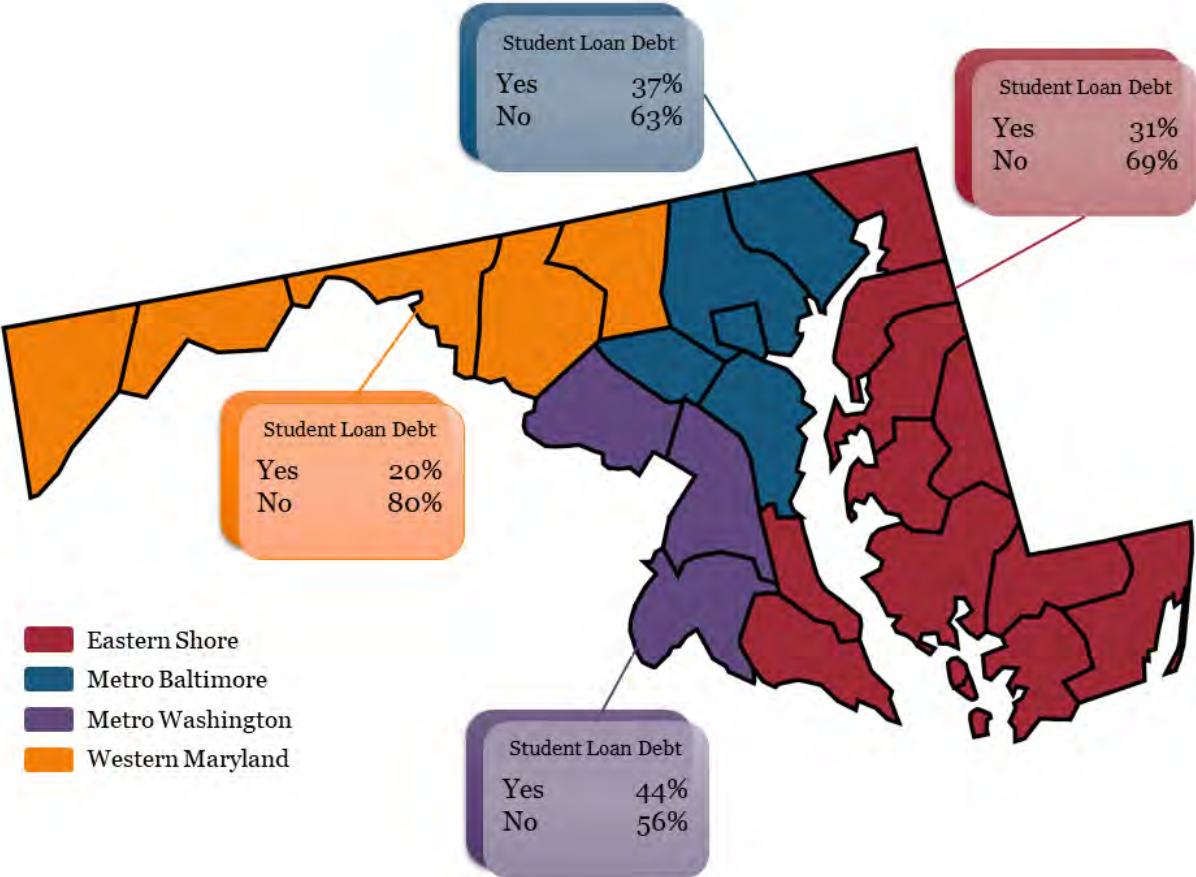


Thirty-seven percent of Maryland voter households have someone in the home with student loan debt.

Student loan debt by age:



Student Loan Debt by Region in Maryland



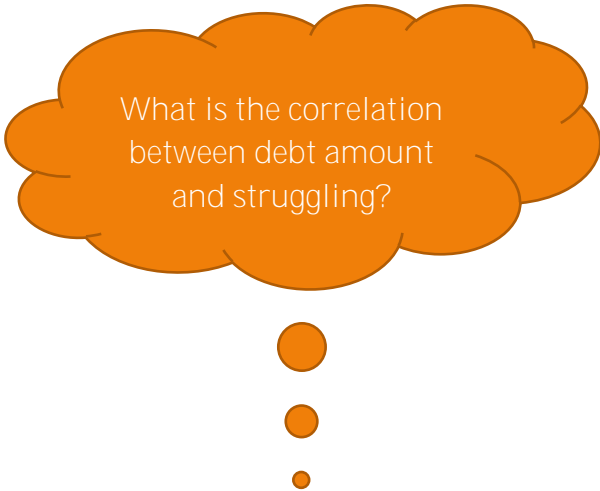
Forty-four percent of households in the Metro Washington region have students loan debt, as do 37% of households in the Metro Baltimore region.

Among Maryland voters, 71% describe the challenge of student loan debt for young people as a “major problem,” 17% describe it as a “minor problem,” and only 5% say it is “not a problem.”

Further, 82% agree that the \$1.3 trillion in outstanding student loan debt in the country represents a financial crisis (73% “strongly agree” and 9% “somewhat agree”).

Among households that currently have student loan debt, 44% say they are struggling with it, unable to make the monthly payments or neglecting other bills.

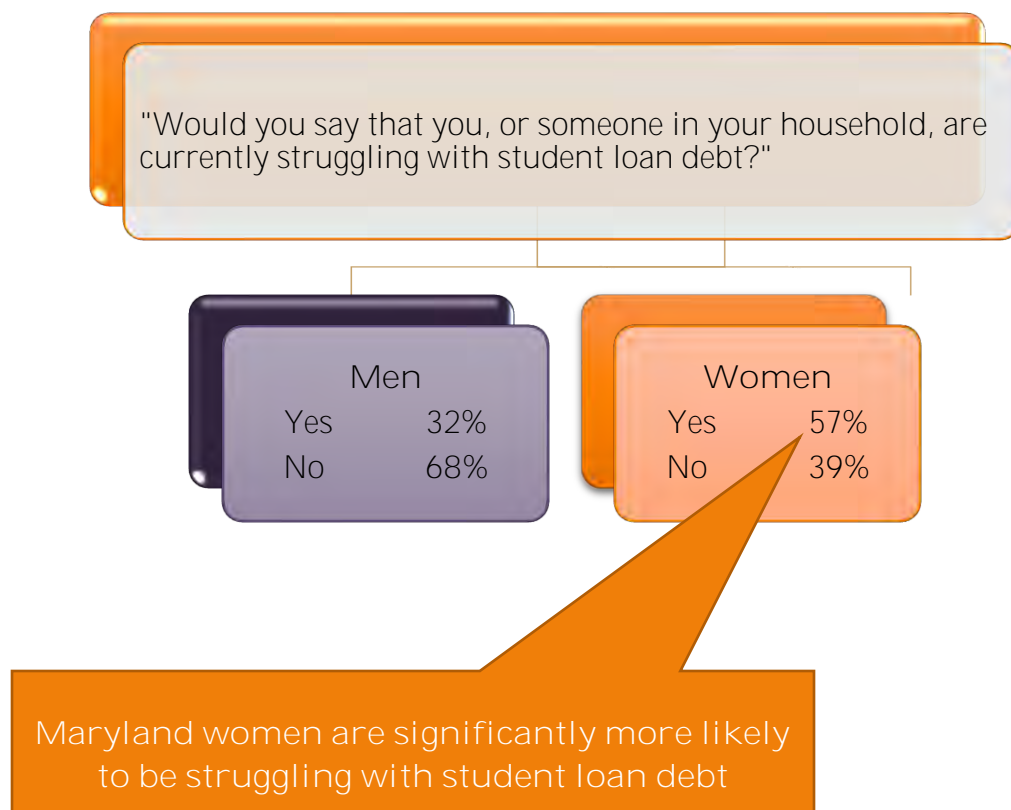
Fifteen percent say they owe less than \$5,000; 13% say they owe between \$5,000 and \$14,999; 23% owe between \$15,000 and \$29,999; 9% owe between \$30,000 and \$49,999; and a full 28% say they still owe \$50,000 or more on their student loan.



N=412

	Q.5 HOUSEHOLD STUDENT LOAN DEBT - STRUGGLING		
	Yes	No	No answer
<u>Q.4 HOW MUCH STUDENT LOAN DEBT</u>			
Less than \$5,000	5 22.7%	17 77.3%	0 0.0%
\$5,000 - \$14,999	6 30.0%	14 70.0%	0 0.0%
\$15,000 - \$29,999	12 35.3%	22 64.7%	0 0.0%
\$30,000 - \$49,999	6 42.9%	8 57.1%	0 0.0%
\$50,000 or more	28 66.7%	14 33.3%	0 0.0%
No answer	9 47.4%	7 36.8%	3 15.8%

Sixty-seven percent of those owing \$50,000 or more say they are struggling.

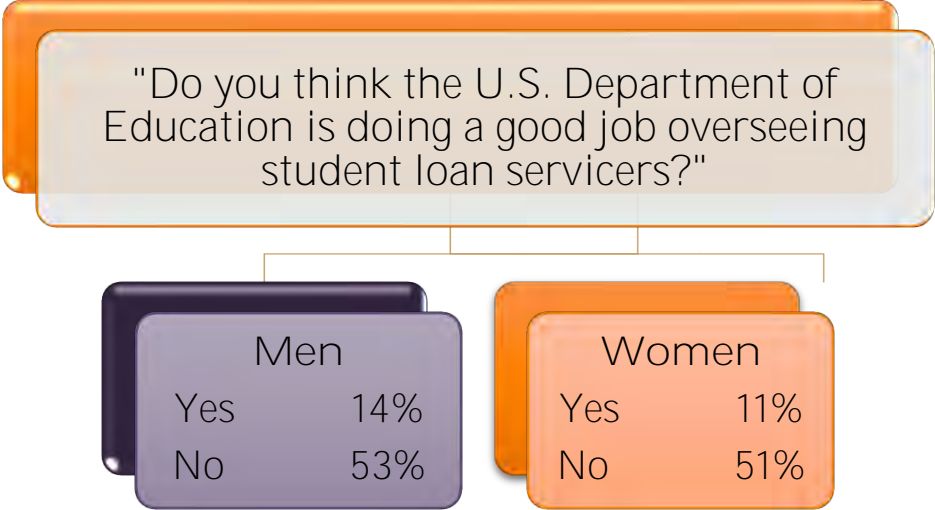


Twenty-six percent of Marylanders know someone who has had to move to another city or state in order to take a job that will help them meet their student loan obligations.

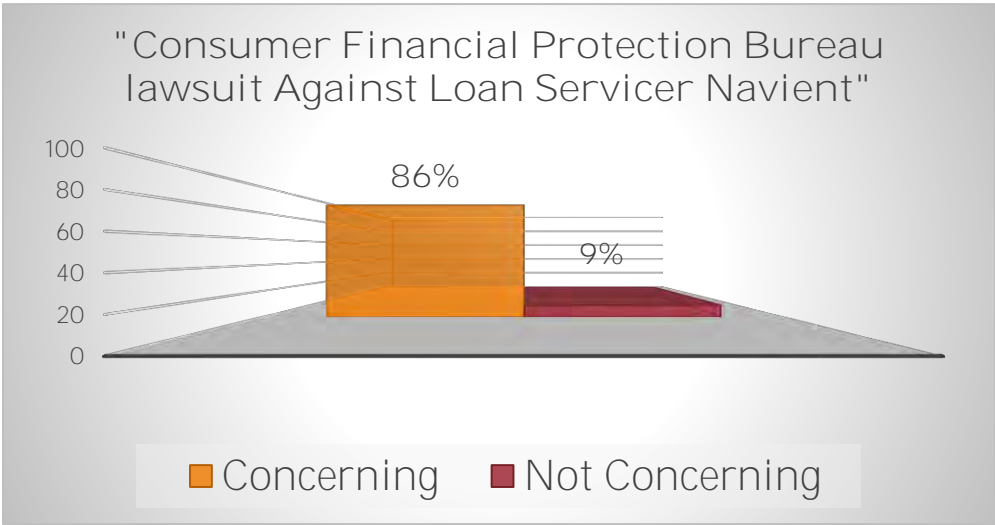
Among Maryland voters, 15% are “very familiar” with companies such as Navient and Fed Loan, which are hired, paid, and overseen by the U.S. Department of Education to collect student loan payments and put borrowers in the right programs, 18% are **“somewhat familiar”** with these student loan servicers, and **67% are not familiar** with them.

Sixty-four percent of those with student loan debt are familiar with these servicers, while only 15% of those without student loan debt in the household are familiar with them.

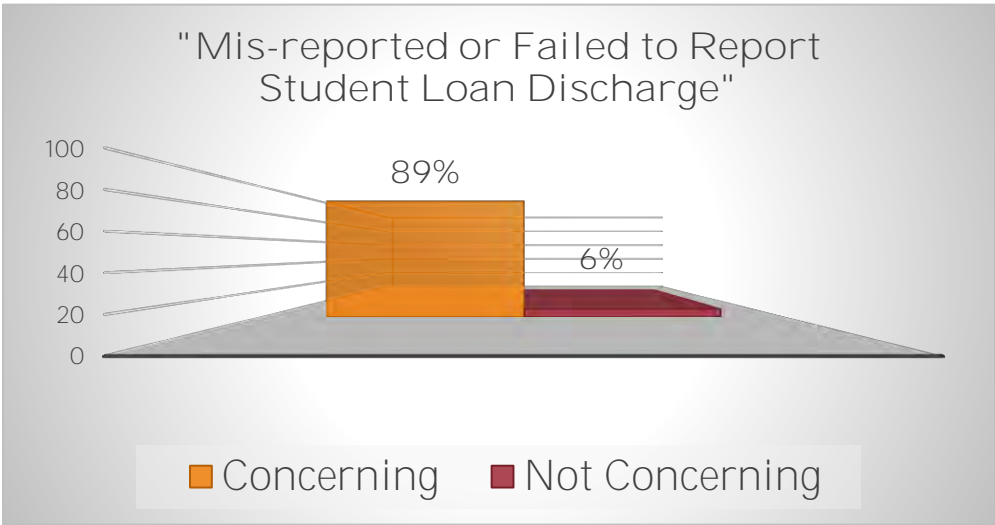
Only 12% of Marylanders think the U.S. Department of Education is doing a good job overseeing these servicers, **52% think it’s not doing a good job**, and **36% don’t know** whether or not the U.S. Department of Education is doing a good job.



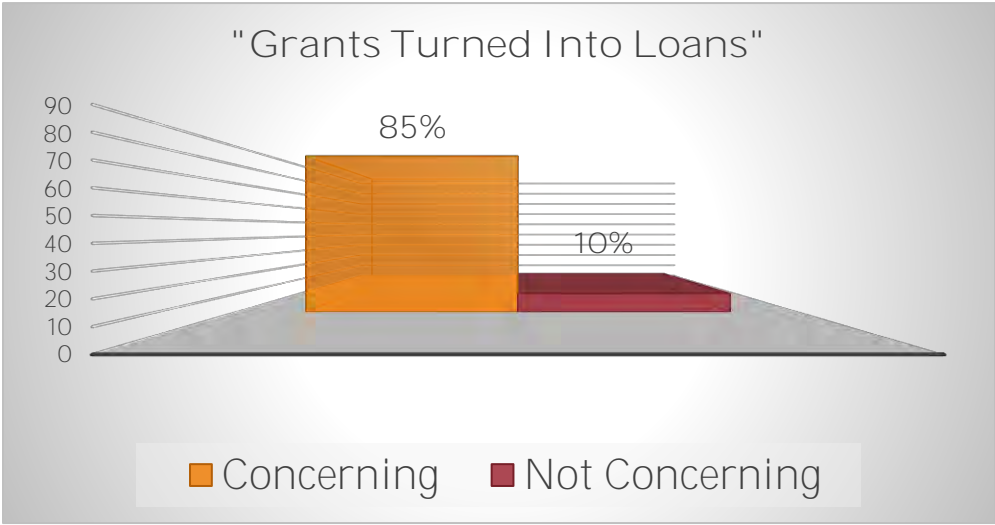
We asked respondents about their level of concern over several issues confronting the student loan industry.



Eighty-six percent **say it's** concerning about allegations that 4 billion dollars was added to customers' student loans by putting these borrowers in the wrong repayment program (66% "very concerning" and 20% "somewhat concerning").



Eighty-nine percent are concerned that credit bureaus were not informed properly that **some customers’ student loans had been cancelled**, leading to serious credit consequences for those affected borrowers (70% “**very concerning**” and 19% “**somewhat concerning**”).



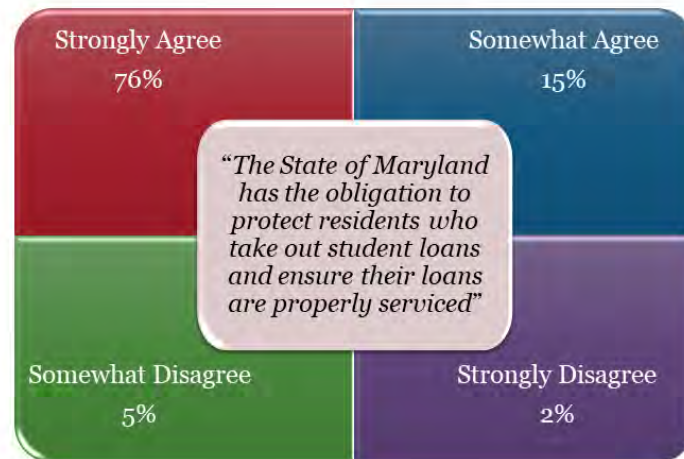
Eighty-five percent of Maryland voters are concerned about allegations in Massachusetts that the paperwork of some teachers who agree to teach subjects like math and science and are meeting the necessary requirements, which make them eligible for grants to help them pay for college, is not being processed properly, turning

the grants into loans that need to be repaid by the teachers (66% “**very concerning**” and 19% “**somewhat concerning**”).

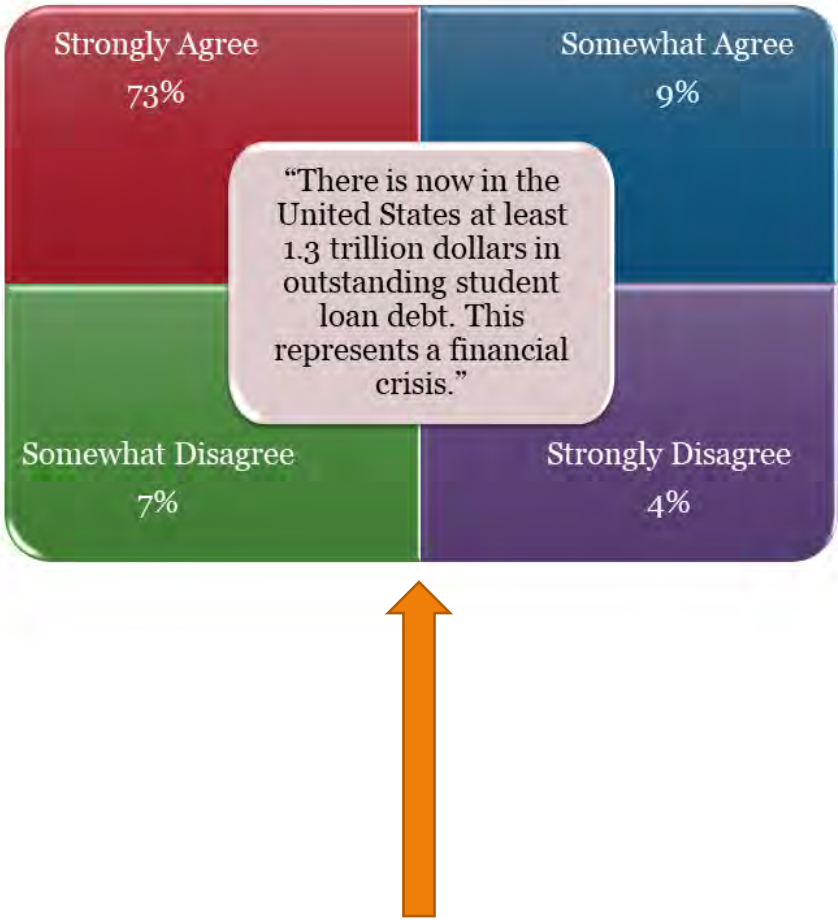
Ninety-five percent say that it is important to them that student loan servicers be held responsible for improper practices while operating in the state of Maryland (83% “**very important**” and 12% “**somewhat important**”).

The Maryland General Assembly is considering legislation that would require student loan servicers be licensed in order to operate in the state of Maryland, just like other financial institutions are...**85% of likely voters favor this legislation (69% “strongly favor” and 16% “somewhat favor”), while only 5% oppose such legislation.**

Seventy-eight percent favor Maryland requiring lenders to refrain from the practice of misapplying student loan payments; that is, not applying extra money sent with the **regular payment toward lowering the loan’s principal (66% “strongly favor” and 12% “somewhat favor”), while 13% oppose requiring lenders to refrain from this practice.** Further, 88% favor the State of Maryland requiring student loan servicers to comply with certain basic consumer protection standards, like asking borrowers how they would like to see their extra, or excess, payments applied to their loans.



Ninety-one percent of likely Maryland voters agree that the State has the responsibility to protect residents who take out student loans (76% “strongly agree” and 15% “somewhat agree”), while only 7% disagree (2% “strongly disagree” and 5% “somewhat disagree”).



Eighty-two percent agree that the 1.3 trillion dollars in outstanding U.S. student loan debt represents a financial crisis (73% “strongly agree” and 9% “somewhat agree”), while only 11% disagree (4% “strongly disagree” and 7% “somewhat disagree”).

Eighty-seven percent of Marylanders agree that the federal government should not force states to step aside when addressing the student loan crisis, but work with them, instead (72% “strongly agree” and 15% “somewhat agree”), while only 7% disagree (4% “strongly disagree” and 3% “somewhat disagree”).

And, 80% of voters agree that Maryland legislators should not take money from lobbyists for student loan servicers who attempt through legislation to undermine state protections for student borrowers (70% “strongly agree” and 10% “somewhat agree”), while 12% disagree.

Seventy-five percent of likely voters are more likely to vote for a candidate for the Maryland General Assembly who supports reforms to address abuses in the student loan industry (60% “much more likely” and 15% “somewhat more likely”), while only 3% are less likely to vote for such a candidate.

Appendix A: Data Tables

QUESTION #1 *How familiar are you with the issue of student loan debt in Maryland; that is, the need to borrow money to attend college and still owe money after you graduate?*

Q.1 STUDENT LOAN DEBT - FAMILIARITY	Number	Percent
Very Familiar	197	47.8 %
Somewhat Familiar	139	33.7 %
Not Familiar	76	18.4 %
Total	412	100.0 %

N=412

	Q.1 STUDENT LOAN DEBT - FAMILIARITY		
	Very Familiar	Somewhat Familiar	Not Familiar
<u>AGE GROUP</u>			
18 to 40	65 63.7%	31 30.4%	6 5.9%
41 to 54	56 48.3%	35 30.2%	25 21.6%
55 to 64	47 52.2%	30 33.3%	13 14.4%
65 and older	26 26.3%	42 42.4%	31 31.3%

N=412

	Q.1 STUDENT LOAN DEBT – FAMILIARITY		
	Very Familiar	Somewhat Familiar	Not Familiar
<u>GENDER</u>			
Male	102 50.0%	69 33.8%	33 16.2%
Female	95 45.7%	70 33.7%	43 20.7%

N=412

Q.1 STUDENT LOAN DEBT - FAMILIARITY

	Very Familiar	Somewhat Familiar	Not Familiar
--	---------------	-------------------	--------------

REGION

Eastern Shore	24 53.3%	14 31.1%	7 15.6%
Metro Baltimore	86 48.3%	66 37.1%	26 14.6%
Metro Washington	71 50.7%	41 29.3%	28 20.0%
Western Maryland	16 32.7%	18 36.7%	15 30.6%

QUESTION #2 *How would you describe the issue of student loan debt for young people in Maryland, would you say it is a:?*

Q.2 STUDENT LOAN DEBT - PROBLEM	Number	Percent
Major Problem	293	71.1 %
Minor Problem	71	17.2 %
Not a Problem	22	5.3 %
No answer	26	6.3 %
Total	412	100.0 %

N=412

Q.2 STUDENT LOAN DEBT - PROBLEM

	Major Problem	Minor Problem	Not a Problem	No answer
--	---------------	---------------	---------------	-----------

AGE GROUP

18 to 40	79 77.5%	15 14.7%	5 4.9%	3 2.9%
41 to 54	84 72.4%	22 19.0%	2 1.7%	8 6.9%
55 to 64	64 71.1%	14 15.6%	4 4.4%	8 8.9%
65 and older	62 62.6%	20 20.2%	10 10.1%	7 7.1%

N=412

Q.2 STUDENT LOAN DEBT - PROBLEM

	Major Problem	Minor Problem	Not a Problem	No answer
--	---------------	---------------	---------------	-----------

GENDER

Male	146 71.6%	37 18.1%	8 3.9%	13 6.4%
Female	147 70.7%	34 16.3%	14 6.7%	13 6.3%

N=412

Q.2 STUDENT LOAN DEBT - PROBLEM

	Major Problem	Minor Problem	Not a Problem	No answer
--	---------------	---------------	---------------	-----------

REGION

Eastern Shore	33 73.3%	8 17.8%	2 4.4%	2 4.4%
Metro Baltimore	121 68.0%	35 19.7%	14 7.9%	8 4.5%
Metro Washington	105 75.0%	21 15.0%	5 3.6%	9 6.4%
Western Maryland	34 69.4%	7 14.3%	1 2.0%	7 14.3%

N=412

Q.2 STUDENT LOAN DEBT - PROBLEM

	Major Problem	Minor Problem	Not a Problem	No answer
--	---------------	---------------	---------------	-----------

Q.1 STUDENT LOAN DEBT - FAMILIARITY

Very Familiar	174 88.3%	17 8.6%	6 3.0%	0 0.0%
Somewhat Familiar	86 61.9%	40 28.8%	5 3.6%	8 5.8%
Not Familiar	33 43.4%	14 18.4%	11 14.5%	18 23.7%

N=412

Q.2 STUDENT LOAN DEBT - PROBLEM			
Major Problem	Minor Problem	Not a Problem	No answer

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	132 87.4%	13 8.6%	3 2.0%	3 2.0%
No	161 61.7%	58 22.2%	19 7.3%	23 8.8%

QUESTION #3 *Do you, or does anyone in your household have student loan debt?*

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD	Number	Percent
Yes	151	36.7 %
No	261	63.3 %
Total	412	100.0 %

N=412

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD	
Yes	No

AGE GROUP

18 to 40	53 52.0%	49 48.0%
41 to 54	43 37.1%	73 62.9%
55 to 64	33 36.7%	57 63.3%
65 and older	20 20.2%	79 79.8%

N=412

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD	
Yes	No

GENDER

Male	79 38.7%	125 61.3%
Female	72 34.6%	136 65.4%

N=412

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

	Yes	No
<u>REGION</u>		
Eastern Shore	14 31.1%	31 68.9%
Metro Baltimore	66 37.1%	112 62.9%
Metro Washington	61 43.6%	79 56.4%
Western Maryland	10 20.4%	39 79.6%

QUESTION #4 (IF YES) How much student loan debt do you, or someone in your household, have?

<u>Q.4 HOW MUCH STUDENT LOAN DEBT</u>	Number	Percent
Less than \$5,000	22	14.6 %
\$5,000 - \$14,999	20	13.2 %
\$15,000 - \$29,999	34	22.5 %
\$30,000 - \$49,999	14	9.3 %
\$50,000 or more	42	27.8 %
No answer	19	12.6 %
Total	151	100.0 %

N=412

Q.4 HOW MUCH STUDENT LOAN DEBT

	Less than \$5,000	\$5,000 - \$14,999	\$15,000 - \$29,999	\$30,000 - \$49,999	\$50,000 or more	No answer
<u>AGE GROUP</u>						
18 to 40	9 17.0%	7 13.2%	15 28.3%	7 13.2%	13 24.5%	2 3.8%
41 to 54	6 14.0%	8 18.6%	9 20.9%	2 4.7%	12 27.9%	6 14.0%
55 to 64	4 12.1%	4 12.1%	8 24.2%	2 6.1%	8 24.2%	7 21.2%
65 and older	3 15.0%	1 5.0%	1 5.0%	3 15.0%	8 40.0%	4 20.0%

N=412

Q.4 HOW MUCH STUDENT LOAN DEBT					
Less than \$5,000	\$5,000 - \$14,999	\$15,000 - \$29,999	\$30,000 - \$49,999	\$50,000 or more	No answer

GENDER

Male	15 19.0%	14 17.7%	16 20.3%	7 8.9%	18 22.8%	9 11.4%
Female	7 9.7%	6 8.3%	18 25.0%	7 9.7%	24 33.3%	10 13.9%

N=412

Q.4 HOW MUCH STUDENT LOAN DEBT					
Less than \$5,000	\$5,000 - \$14,999	\$15,000 - \$29,999	\$30,000 - \$49,999	\$50,000 or more	No answer

REGION

Eastern Shore	3 21.4%	2 14.3%	3 21.4%	1 7.1%	2 14.3%	3 21.4%
Metro Baltimore	11 16.7%	8 12.1%	15 22.7%	7 10.6%	19 28.8%	6 9.1%
Metro Washington	8 13.1%	8 13.1%	15 24.6%	6 9.8%	17 27.9%	7 11.5%
Western Maryland	0 0.0%	2 20.0%	1 10.0%	0 0.0%	4 40.0%	3 30.0%

QUESTION #5 *Would you say that you, or someone in your household, are currently struggling with student loan debt...in other words, unable to make monthly payments or neglecting other bills to make monthly payments?*

Q.5 HOUSEHOLD STUDENT LOAN DEBT -
STRUGGLING

	Number	Percent
Yes	66	43.7 %
No	82	54.3 %
No answer	3	2.0 %
Total	151	100.0 %

N=412

Q.5 HOUSEHOLD STUDENT LOAN DEBT - STRUGGLING

	Yes	No	No answer
--	-----	----	-----------

AGE GROUP

18 to 40	22 41.5%	31 58.5%	0 0.0%
41 to 54	22 51.2%	21 48.8%	0 0.0%
55 to 64	15 45.5%	16 48.5%	2 6.1%
65 and older	5 25.0%	14 70.0%	1 5.0%

N=412

Q.5 HOUSEHOLD STUDENT LOAN DEBT - STRUGGLING

	Yes	No	No answer
--	-----	----	-----------

GENDER

Male	25 31.6%	54 68.4%	0 0.0%
Female	41 56.9%	28 38.9%	3 4.2%

N=412

Q.5 HOUSEHOLD STUDENT LOAN DEBT - STRUGGLING

	Yes	No	No answer
--	-----	----	-----------

REGION

Eastern Shore	7 50.0%	7 50.0%	0 0.0%
Metro Baltimore	28 42.4%	37 56.1%	1 1.5%
Metro Washington	26 42.6%	33 54.1%	2 3.3%
Western Maryland	5 50.0%	5 50.0%	0 0.0%

QUESTION #6 *Is there someone you know outside your household who is currently struggling with student loan debt by not being able to make monthly payments or neglecting other bills to make monthly payments?*

Q.6 ANOTHER'S STUDENT LOAN DEBT - STRUGGLING		
	Number	Percent
Yes	190	46.1 %
No	214	51.9 %
No answer	8	1.9 %
Total	412	100.0 %

N=412

Q.6 ANOTHER'S STUDENT LOAN DEBT - STRUGGLING

	Yes	No	No answer
--	-----	----	-----------

AGE GROUP

18 to 40	55 53.9%	45 44.1%	2 2.0%
41 to 54	44 37.9%	71 61.2%	1 0.9%
55 to 64	46 51.1%	42 46.7%	2 2.2%
65 and older	42 42.4%	54 54.5%	3 3.0%

N=412

Q.6 ANOTHER'S STUDENT LOAN DEBT - STRUGGLING

	Yes	No	No answer
--	-----	----	-----------

GENDER

Male	86 42.2%	113 55.4%	5 2.5%
Female	104 50.0%	101 48.6%	3 1.4%

N=412	Q.6 ANOTHER'S STUDENT LOAN DEBT - STRUGGLING		
	Yes	No	No answer
<u>REGION</u>			
Eastern Shore	22 48.9%	21 46.7%	2 4.4%
Metro Baltimore	80 44.9%	95 53.4%	3 1.7%
Metro Washington	68 48.6%	71 50.7%	1 0.7%
Western Maryland	20 40.8%	27 55.1%	2 4.1%

QUESTION #7 *Do you know anyone who has moved to another city or state in order to take a job that will help them meet their student loan obligations?*

Q.7 MOVED FOR JOB STUDENT LOAN DEBT	Number	Percent
Yes	108	26.2 %
No	295	71.6 %
No answer	9	2.2 %
Total	412	100.0 %

N=412	Q.7 MOVED FOR JOB STUDENT LOAN DEBT		
	Yes	No	No answer
<u>AGE GROUP</u>			
18 to 40	31 30.4%	69 67.6%	2 2.0%
41 to 54	33 28.4%	82 70.7%	1 0.9%
55 to 64	28 31.1%	58 64.4%	4 4.4%
65 and older	16 16.2%	81 81.8%	2 2.0%

N=412	Q.7 MOVED FOR JOB STUDENT LOAN DEBT		
	Yes	No	No answer

GENDER

Male	58 28.4%	140 68.6%	6 2.9%
Female	50 24.0%	155 74.5%	3 1.4%

N=412	Q.7 MOVED FOR JOB STUDENT LOAN DEBT		
	Yes	No	No answer

REGION

Eastern Shore	8 17.8%	35 77.8%	2 4.4%
Metro Baltimore	51 28.7%	122 68.5%	5 2.8%
Metro Washington	36 25.7%	104 74.3%	0 0.0%
Western Maryland	13 26.5%	34 69.4%	2 4.1%

QUESTION #8 *Navient and Fed Loan are companies known as Student Loan Servicers. These companies are hired, paid, and overseen by the U.S. Department of Education to collect student loan payments and put borrowers in the right programs. How familiar are you with these type of Student Loan Servicers?*

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY	Number	Percent
Very Familiar	61	14.8 %
Somewhat Familiar	75	18.2 %
Not Familiar	276	67.0 %
Total	412	100.0 %

N=412

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY			
	Very Familiar	Somewhat Familiar	Not Familiar
<u>AGE GROUP</u>			
18 to 40	23 22.5%	21 20.6%	58 56.9%
41 to 54	23 19.8%	25 21.6%	68 58.6%
55 to 64	10 11.1%	13 14.4%	67 74.4%
65 and older	5 5.1%	15 15.2%	79 79.8%

N=412

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY			
	Very Familiar	Somewhat Familiar	Not Familiar
<u>GENDER</u>			
Male	28 13.7%	43 21.1%	133 65.2%
Female	33 15.9%	32 15.4%	143 68.8%

N=412

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY			
	Very Familiar	Somewhat Familiar	Not Familiar
<u>REGION</u>			
Eastern Shore	5 11.1%	8 17.8%	32 71.1%
Metro Baltimore	30 16.9%	29 16.3%	119 66.9%
Metro Washington	21 15.0%	27 19.3%	92 65.7%
Western Maryland	5 10.2%	11 22.4%	33 67.3%

N=412

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY		
Very Familiar	Somewhat Familiar	Not Familiar

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	47 31.1%	49 32.5%	55 36.4%
No	14 5.4%	26 10.0%	221 84.7%

QUESTION #9 *Do you think the U.S. Department of Education is doing a good job overseeing these servicers, or not?*

Q.9 U.S. DEPT' OF EDUCATION DOING GOOD JOB	Number	Percent
Yes	50	12.1 %
No	215	52.2 %
No answer	147	35.7 %
Total	412	100.0 %

N=412

Q.9 U.S. DEPT' OF EDUCATION DOING GOOD JOB		
Yes	No	No answer

AGE GROUP

18 to 40	14 13.7%	59 57.8%	29 28.4%
41 to 54	17 14.7%	56 48.3%	43 37.1%
55 to 64	13 14.4%	45 50.0%	32 35.6%
65 and older	6 6.1%	51 51.5%	42 42.4%

N=412

Q.9 U.S. DEPT' OF EDUCATION DOING GOOD JOB		
Yes	No	No answer

GENDER

Male	28 13.7%	108 52.9%	68 33.3%
Female	22 10.6%	107 51.4%	79 38.0%

N=412	Q.9 U.S. DEPT' OF EDUCATION DOING GOOD JOB		
	Yes	No	No answer
<u>REGION</u>			
Eastern Shore	6 13.3%	20 44.4%	19 42.2%
Metro Baltimore	22 12.4%	88 49.4%	68 38.2%
Metro Washington	17 12.1%	79 56.4%	44 31.4%
Western Maryland	5 10.2%	28 57.1%	16 32.7%

N=412	Q.9 U.S. DEPT' OF EDUCATION DOING GOOD JOB		
	Yes	No	No answer
<u>Q.3 STUDENT LOAN DEBT IN HOUSEHOLD</u>			
Yes	29 19.2%	82 54.3%	40 26.5%
No	21 8.0%	133 51.0%	107 41.0%

QUESTION #10 *A recent lawsuit by the Consumer Financial Protection Bureau against Loan Servicer Navient alleges that they added 4 Billion dollars to their customers' student loans by putting these borrowers in the wrong repayment program. How concerning is this to you?*

<u>Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT</u>	<u>Number</u>	<u>Percent</u>
Very Concerning	270	65.5 %
Somewhat Concerning	83	20.1 %
Not Too Concerning	14	3.4 %
Not At All Concerning	25	6.1 %
No answer	20	4.9 %
Total	412	100.0 %

N=412

Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
<u>AGE GROUP</u>					
18 to 40	67 65.7%	20 19.6%	4 3.9%	6 5.9%	5 4.9%
41 to 54	75 64.7%	24 20.7%	2 1.7%	9 7.8%	6 5.2%
55 to 64	60 66.7%	21 23.3%	3 3.3%	3 3.3%	3 3.3%
65 and older	66 66.7%	18 18.2%	4 4.0%	6 6.1%	5 5.1%

N=412

Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
<u>GENDER</u>					
Male	128 62.7%	49 24.0%	9 4.4%	8 3.9%	10 4.9%
Female	142 68.3%	34 16.3%	5 2.4%	17 8.2%	10 4.8%

N=412

Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
<u>REGION</u>					
Eastern Shore	28 62.2%	8 17.8%	3 6.7%	4 8.9%	2 4.4%
Metro Baltimore	119 66.9%	31 17.4%	5 2.8%	13 7.3%	10 5.6%
Metro Washington	91 65.0%	34 24.3%	3 2.1%	6 4.3%	6 4.3%
Western Maryland	32 65.3%	10 20.4%	3 6.1%	2 4.1%	2 4.1%

N=412

Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT					
	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
<u>Q.8 STUDENT LOAN SERVICERS - FAMILIARITY</u>					
Very Familiar	40 65.6%	13 21.3%	1 1.6%	4 6.6%	3 4.9%
Somewhat Familiar	45 60.0%	20 26.7%	1 1.3%	7 9.3%	2 2.7%
Not Familiar	185 67.0%	50 18.1%	12 4.3%	14 5.1%	15 5.4%

N=412

Q.10 ADDED \$4 BILLION W/WRONG REPAYMENT					
	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
<u>Q.3 STUDENT LOAN DEBT IN HOUSEHOLD</u>					
Yes	97 64.2%	33 21.9%	3 2.0%	10 6.6%	8 5.3%
No	173 66.3%	50 19.2%	11 4.2%	15 5.7%	12 4.6%

QUESTION #11 *The same lawsuit alleges that Navient mis-reported or failed to report to credit bureaus the cancellation of some customers' student loans, leading to serious credit consequences for those affected borrowers. How concerning is this to you?*

Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE		
	Number	Percent
Very Concerning	287	69.7 %
Somewhat Concerning	80	19.4 %
Not Too Concerning	12	2.9 %
Not At All Concerning	14	3.4 %
No answer	19	4.6 %
Total	412	100.0 %

N=412

Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

AGE GROUP

18 to 40	75 73.5%	16 15.7%	3 2.9%	1 1.0%	7 6.9%
41 to 54	77 66.4%	25 21.6%	4 3.4%	7 6.0%	3 2.6%
55 to 64	66 73.3%	15 16.7%	2 2.2%	3 3.3%	4 4.4%
65 and older	66 66.7%	24 24.2%	3 3.0%	2 2.0%	4 4.0%

N=412

Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

GENDER

Male	145 71.1%	36 17.6%	6 2.9%	5 2.5%	12 5.9%
Female	142 68.3%	44 21.2%	6 2.9%	9 4.3%	7 3.4%

N=412

Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

REGION

Eastern Shore	28 62.2%	8 17.8%	2 4.4%	3 6.7%	4 8.9%
Metro Baltimore	125 70.2%	32 18.0%	7 3.9%	6 3.4%	8 4.5%
Metro Washington	98 70.0%	32 22.9%	1 0.7%	4 2.9%	5 3.6%
Western Maryland	36 73.5%	8 16.3%	2 4.1%	1 2.0%	2 4.1%

N=412	Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE				
	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	49 80.3%	7 11.5%	2 3.3%	2 3.3%	1 1.6%
Somewhat Familiar	50 66.7%	18 24.0%	3 4.0%	1 1.3%	3 4.0%
Not Familiar	188 68.1%	55 19.9%	7 2.5%	11 4.0%	15 5.4%

N=412	Q.11 MIS-REPORTED/FAILED TO REPORT LOAN DISCHARGE				
	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	111 73.5%	25 16.6%	3 2.0%	3 2.0%	9 6.0%
No	176 67.4%	55 21.1%	9 3.4%	11 4.2%	10 3.8%

QUESTION #12 *Some teachers who agree to teach subjects like math and science in certain school districts are eligible for grants to help them pay for college. If the teacher does not submit the exact, precise paperwork showing they are continuing to meet the requirement to get the funding, the grant can become a loan that has to be paid back.*

Last year, the state of Massachusetts sued Fed Loan for allegedly failing to process properly the paperwork of teachers who were, in fact, meeting the requirement for the grant. The grants then became loans the teachers had to repay. How concerning is this to you?

Q.12 GRANTS BECOME LOANS	Number	Percent
Very Concerning	274	66.5 %
Somewhat Concerning	79	19.2 %
Not Too Concerning	19	4.6 %
Not At All Concerning	24	5.8 %
No answer	16	3.9 %
Total	412	100.0 %

N=412

Q.12 GRANTS BECOME LOANS

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

AGE GROUP

18 to 40	79 77.5%	12 11.8%	7 6.9%	3 2.9%	1 1.0%
41 to 54	72 62.1%	26 22.4%	3 2.6%	7 6.0%	8 6.9%
55 to 64	60 66.7%	21 23.3%	2 2.2%	4 4.4%	3 3.3%
65 and older	61 61.6%	19 19.2%	7 7.1%	9 9.1%	3 3.0%

N=412

Q.12 GRANTS BECOME LOANS

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

GENDER

Male	133 65.2%	42 20.6%	9 4.4%	11 5.4%	9 4.4%
Female	141 67.8%	37 17.8%	10 4.8%	13 6.3%	7 3.4%

N=412

Q.12 GRANTS BECOME LOANS

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

REGION

Eastern Shore	26 57.8%	6 13.3%	4 8.9%	8 17.8%	1 2.2%
Metro Baltimore	119 66.9%	37 20.8%	7 3.9%	8 4.5%	7 3.9%
Metro Washington	97 69.3%	25 17.9%	5 3.6%	7 5.0%	6 4.3%
Western Maryland	32 65.3%	11 22.4%	3 6.1%	1 2.0%	2 4.1%

N=412

Q.12 GRANTS BECOME LOANS

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	45 73.8%	7 11.5%	2 3.3%	5 8.2%	2 3.3%
Somewhat Familiar	50 66.7%	16 21.3%	2 2.7%	4 5.3%	3 4.0%
Not Familiar	179 64.9%	56 20.3%	15 5.4%	15 5.4%	11 4.0%

N=412

Q.12 GRANTS BECOME LOANS

	Very Concerning	Somewhat Concerning	Not Too Concerning	Not At All Concerning	No answer
--	-----------------	---------------------	--------------------	-----------------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	105 69.5%	26 17.2%	6 4.0%	8 5.3%	6 4.0%
No	169 64.8%	53 20.3%	13 5.0%	16 6.1%	10 3.8%

QUESTION #13 *How important to you is it for Student Loan Servicers, like Navient and Fed Loan, to be held responsible for improper practices like the ones we just discussed while operating in the state of Maryland?*

Q.13 HOLD LOAN SERVICERS RESPONSIBLE -

IMPORTANCE	Number	Percent
Very Important	342	83.0 %
Somewhat Important	50	12.1 %
Not Too Important	4	1.0 %
Not At All Important	3	0.7 %
No answer	13	3.2 %
Total	412	100.0 %

N=412

Q.13 HOLD LOAN SERVICERS RESPONSIBLE - IMPORTANCE

Very Important	Somewhat Important	Not Too Important	Not At All Important	No answer
----------------	--------------------	-------------------	----------------------	-----------

AGE GROUP

18 to 40	88 86.3%	11 10.8%	2 2.0%	0 0.0%	1 1.0%
41 to 54	98 84.5%	11 9.5%	1 0.9%	1 0.9%	5 4.3%
55 to 64	76 84.4%	13 14.4%	0 0.0%	0 0.0%	1 1.1%
65 and older	76 76.8%	15 15.2%	1 1.0%	2 2.0%	5 5.1%

N=412

Q.13 HOLD LOAN SERVICERS RESPONSIBLE - IMPORTANCE

Very Important	Somewhat Important	Not Too Important	Not At All Important	No answer
----------------	--------------------	-------------------	----------------------	-----------

GENDER

Male	168 82.4%	28 13.7%	2 1.0%	0 0.0%	6 2.9%
Female	174 83.7%	22 10.6%	2 1.0%	3 1.4%	7 3.4%

N=412

Q.13 HOLD LOAN SERVICERS RESPONSIBLE - IMPORTANCE

Very Important	Somewhat Important	Not Too Important	Not At All Important	No answer
----------------	--------------------	-------------------	----------------------	-----------

REGION

Eastern Shore	37 82.2%	5 11.1%	1 2.2%	0 0.0%	2 4.4%
Metro Baltimore	145 81.5%	24 13.5%	1 0.6%	2 1.1%	6 3.4%
Metro Washington	121 86.4%	13 9.3%	0 0.0%	1 0.7%	5 3.6%
Western Maryland	39 79.6%	8 16.3%	2 4.1%	0 0.0%	0 0.0%

N=412

Q.13 HOLD LOAN SERVICERS RESPONSIBLE - IMPORTANCE					
	Very Important	Somewhat Important	Not Too Important	Not At All Important	No answer

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	54 88.5%	7 11.5%	0 0.0%	0 0.0%	0 0.0%
Somewhat Familiar	66 88.0%	9 12.0%	0 0.0%	0 0.0%	0 0.0%
Not Familiar	222 80.4%	34 12.3%	4 1.4%	3 1.1%	13 4.7%

N=412

Q.13 HOLD LOAN SERVICERS RESPONSIBLE - IMPORTANCE					
	Very Important	Somewhat Important	Not Too Important	Not At All Important	No answer

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	129 85.4%	21 13.9%	0 0.0%	0 0.0%	1 0.7%
No	213 81.6%	29 11.1%	4 1.5%	3 1.1%	12 4.6%

QUESTION #14 *The Maryland General Assembly is considering legislation that would require Student Loan Servicers, such as Navient and Fed Loan, be licensed in order to operate in the state of Maryland, just like other financial institutions are. Do you favor or oppose this legislation?*

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND		
	Number	Percent
Favor	352	85.4 %
Oppose	23	5.6 %
No answer	37	9.0 %
Total	412	100.0 %

Is that strongly or somewhat favor/oppose?

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND		
	Number	Percent
Strongly Favor	283	68.7 %
Somewhat Favor	69	16.7 %
Somewhat Oppose	18	4.4 %
Strongly Oppose	5	1.2 %
No answer	37	9.0 %
Total	412	100.0 %

N=412

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
<u>AGE GROUP</u>					
18 to 40	70 68.6%	19 18.6%	3 2.9%	1 1.0%	9 8.8%
41 to 54	74 63.8%	22 19.0%	8 6.9%	1 0.9%	11 9.5%
55 to 64	71 78.9%	11 12.2%	1 1.1%	1 1.1%	6 6.7%
65 and older	66 66.7%	15 15.2%	6 6.1%	2 2.0%	10 10.1%

N=412

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
<u>GENDER</u>					
Male	145 71.1%	34 16.7%	8 3.9%	3 1.5%	14 6.9%
Female	138 66.3%	35 16.8%	10 4.8%	2 1.0%	23 11.1%

N=412

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
<u>REGION</u>					
Eastern Shore	37 82.2%	3 6.7%	1 2.2%	0 0.0%	4 8.9%
Metro Baltimore	116 65.2%	32 18.0%	6 3.4%	5 2.8%	19 10.7%
Metro Washington	97 69.3%	23 16.4%	8 5.7%	0 0.0%	12 8.6%
Western Maryland	33 67.3%	11 22.4%	3 6.1%	0 0.0%	2 4.1%

N=412

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	47 77.0%	8 13.1%	0 0.0%	0 0.0%	6 9.8%
Somewhat Familiar	58 77.3%	10 13.3%	2 2.7%	0 0.0%	5 6.7%
Not Familiar	178 64.5%	51 18.5%	16 5.8%	5 1.8%	26 9.4%

N=412

Q.14 LICENSE SERVICERS TO OPERATE IN MARYLAND

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	113 74.8%	26 17.2%	2 1.3%	0 0.0%	10 6.6%
No	170 65.1%	43 16.5%	16 6.1%	5 1.9%	27 10.3%

QUESTION #15 *Currently, Student Loan Servicers frequently engage in the practice of misapplying student loan payments; that is, they don't apply extra money sent with the regular payment toward lowering the loan's principal. Do you favor or oppose Maryland requiring lenders to refrain from this practice?*

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION

	Number	Percent
Favor	322	78.2 %
Oppose	53	12.9 %
No answer	37	9.0 %
Total	412	100.0 %

Is that strongly or somewhat favor/oppose?

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION

	Number	Percent
Strongly Favor	273	66.3 %
Somewhat Favor	49	11.9 %
Somewhat Oppose	25	6.1 %
Strongly Oppose	28	6.8 %
No answer	37	9.0 %
Total	412	100.0 %

N=412

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

AGE GROUP

18 to 40	76 74.5%	8 7.8%	4 3.9%	5 4.9%	9 8.8%
41 to 54	72 62.1%	19 16.4%	5 4.3%	9 7.8%	11 9.5%
55 to 64	62 68.9%	11 12.2%	7 7.8%	6 6.7%	4 4.4%
65 and older	60 60.6%	11 11.1%	9 9.1%	8 8.1%	11 11.1%

N=412

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

GENDER

Male	140 68.6%	29 14.2%	10 4.9%	11 5.4%	14 6.9%
Female	133 63.9%	20 9.6%	15 7.2%	17 8.2%	23 11.1%

N=412

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

REGION

Eastern Shore	29 64.4%	3 6.7%	4 8.9%	4 8.9%	5 11.1%
Metro Baltimore	115 64.6%	24 13.5%	9 5.1%	14 7.9%	16 9.0%
Metro Washington	101 72.1%	13 9.3%	8 5.7%	7 5.0%	11 7.9%
Western Maryland	28 57.1%	9 18.4%	4 8.2%	3 6.1%	5 10.2%

N=412

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION					
	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	40 65.6%	7 11.5%	3 4.9%	9 14.8%	2 3.3%
Somewhat Familiar	58 77.3%	6 8.0%	1 1.3%	5 6.7%	5 6.7%
Not Familiar	175 63.4%	36 13.0%	21 7.6%	14 5.1%	30 10.9%

N=412

Q.15 REQUIRE SERVICERS TO REFRAIN FROM MISAPPLICATION					
	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	100 66.2%	18 11.9%	5 3.3%	16 10.6%	12 7.9%
No	173 66.3%	31 11.9%	20 7.7%	12 4.6%	25 9.6%

QUESTION #16 *Do you favor or oppose the State of Maryland requiring Student Loan Servicers to comply with certain basic consumer protection standards, like asking borrowers how they would like to see their extra, or excess, payments applied to their loans?*

Q.16 REQUIRE SERVICERS TO COMPLY W/ STANDARDS		
	Number	Percent
Favor	362	87.9 %
Oppose	24	5.8 %
No answer	26	6.3 %
Total	412	100.0 %

Is that strongly or somewhat favor/oppose?

Q.16 REQUIRE SERVICERS TO COMPLY W/ STANDARDS		
	Number	Percent
Strongly Favor	308	74.8 %
Somewhat Favor	54	13.1 %
Somewhat Oppose	15	3.6 %
Strongly Oppose	9	2.2 %
No answer	26	6.3 %
Total	412	100.0 %

N=412

Q.16 REQUIRE SERVICERS TO COMPLY W/STANDARDS

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

AGE GROUP

18 to 40	80 78.4%	8 7.8%	3 2.9%	5 4.9%	6 5.9%
41 to 54	89 76.7%	16 13.8%	4 3.4%	1 0.9%	6 5.2%
55 to 64	65 72.2%	17 18.9%	3 3.3%	1 1.1%	4 4.4%
65 and older	72 72.7%	13 13.1%	4 4.0%	2 2.0%	8 8.1%

N=412

Q.16 REQUIRE SERVICERS TO COMPLY W/STANDARDS

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

GENDER

Male	152 74.5%	32 15.7%	6 2.9%	4 2.0%	10 4.9%
Female	156 75.0%	22 10.6%	9 4.3%	5 2.4%	16 7.7%

N=412

Q.16 REQUIRE SERVICERS TO COMPLY W/STANDARDS

	Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
--	----------------	----------------	-----------------	-----------------	-----------

REGION

Eastern Shore	29 64.4%	7 15.6%	2 4.4%	3 6.7%	4 8.9%
Metro Baltimore	136 76.4%	24 13.5%	6 3.4%	3 1.7%	9 5.1%
Metro Washington	112 80.0%	15 10.7%	5 3.6%	2 1.4%	6 4.3%
Western Maryland	31 63.3%	8 16.3%	2 4.1%	1 2.0%	7 14.3%

N=412

Q.16 REQUIRE SERVICERS TO COMPLY W/STANDARDS

Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
----------------	----------------	-----------------	-----------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	50 82.0%	6 9.8%	2 3.3%	2 3.3%	1 1.6%
Somewhat Familiar	59 78.7%	9 12.0%	2 2.7%	1 1.3%	4 5.3%
Not Familiar	199 72.1%	39 14.1%	11 4.0%	6 2.2%	21 7.6%

N=412

Q.16 REQUIRE SERVICERS TO COMPLY W/STANDARDS

Strongly Favor	Somewhat Favor	Somewhat Oppose	Strongly Oppose	No answer
----------------	----------------	-----------------	-----------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	120 79.5%	16 10.6%	2 1.3%	4 2.6%	9 6.0%
No	188 72.0%	38 14.6%	13 5.0%	5 1.9%	17 6.5%

QUESTION #17 *The State of Maryland has the obligation to protect residents who take out student loans and ensure their loans are properly serviced.*

Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN BORROWERS

	Number	Percent
Agree	375	91.0 %
Disagree	27	6.6 %
No answer	10	2.4 %
Total	412	100.0 %

Is that strongly or somewhat agree/disagree?

Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN BORROWERS

	Number	Percent
Strongly Agree	313	76.0 %
Somewhat Agree	62	15.0 %
Somewhat Disagree	21	5.1 %
Strongly Disagree	6	1.5 %
No answer	10	2.4 %
Total	412	100.0 %

N=412

Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN
BORROWERS

Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
----------------	----------------	-------------------	-------------------	-----------

AGE GROUP

18 to 40	75 73.5%	14 13.7%	7 6.9%	4 3.9%	2 2.0%
41 to 54	87 75.0%	19 16.4%	7 6.0%	0 0.0%	3 2.6%
55 to 64	70 77.8%	14 15.6%	3 3.3%	2 2.2%	1 1.1%
65 and older	78 78.8%	15 15.2%	3 3.0%	0 0.0%	3 3.0%

N=412

Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN
BORROWERS

Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
----------------	----------------	-------------------	-------------------	-----------

GENDER

Male	152 74.5%	32 15.7%	12 5.9%	4 2.0%	4 2.0%
Female	161 77.4%	30 14.4%	9 4.3%	2 1.0%	6 2.9%

N=412

Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN
BORROWERS

Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
----------------	----------------	-------------------	-------------------	-----------

REGION

Eastern Shore	34 75.6%	6 13.3%	3 6.7%	2 4.4%	0 0.0%
Metro Baltimore	139 78.1%	24 13.5%	8 4.5%	2 1.1%	5 2.8%
Metro Washington	110 78.6%	18 12.9%	8 5.7%	1 0.7%	3 2.1%
Western Maryland	30 61.2%	14 28.6%	2 4.1%	1 2.0%	2 4.1%

N=412 Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN BORROWERS

Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
----------------	----------------	-------------------	-------------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	48 78.7%	7 11.5%	3 4.9%	2 3.3%	1 1.6%
Somewhat Familiar	53 70.7%	12 16.0%	7 9.3%	1 1.3%	2 2.7%
Not Familiar	212 76.8%	43 15.6%	11 4.0%	3 1.1%	7 2.5%

N=412 Q.17 MARYLAND HAS OBLIGATION TO PROTECT STUDENT LOAN BORROWERS

Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
----------------	----------------	-------------------	-------------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	113 74.8%	23 15.2%	8 5.3%	4 2.6%	3 2.0%
No	200 76.6%	39 14.9%	13 5.0%	2 0.8%	7 2.7%

QUESTION #18 *There is now in the United States at least 1.3 trillion dollars in outstanding student loan debt. This represents a financial crisis.*

<u>Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS</u>	<u>Number</u>	<u>Percent</u>
Agree	338	82.0 %
Disagree	44	10.7 %
No answer	30	7.3 %
Total	412	100.0 %

Is that strongly or somewhat agree/disagree?

<u>Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS</u>	<u>Number</u>	<u>Percent</u>
Strongly Agree	301	73.1 %
Somewhat Agree	37	9.0 %
Somewhat Disagree	28	6.8 %
Strongly Disagree	16	3.9 %
No answer	30	7.3 %
Total	412	100.0 %

N=412

Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

AGE GROUP

18 to 40	69 67.6%	11 10.8%	5 4.9%	6 5.9%	11 10.8%
41 to 54	86 74.1%	11 9.5%	9 7.8%	6 5.2%	4 3.4%
55 to 64	69 76.7%	5 5.6%	7 7.8%	3 3.3%	6 6.7%
65 and older	74 74.7%	9 9.1%	7 7.1%	1 1.0%	8 8.1%

N=412

Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

GENDER

Male	149 73.0%	19 9.3%	12 5.9%	11 5.4%	13 6.4%
Female	152 73.1%	18 8.7%	16 7.7%	5 2.4%	17 8.2%

N=412

Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

REGION

Eastern Shore	29 64.4%	5 11.1%	4 8.9%	3 6.7%	4 8.9%
Metro Baltimore	136 76.4%	14 7.9%	8 4.5%	6 3.4%	14 7.9%
Metro Washington	99 70.7%	16 11.4%	10 7.1%	6 4.3%	9 6.4%
Western Maryland	37 75.5%	2 4.1%	6 12.2%	1 2.0%	3 6.1%

N=412

Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	47 77.0%	4 6.6%	4 6.6%	3 4.9%	3 4.9%
Somewhat Familiar	62 82.7%	4 5.3%	3 4.0%	1 1.3%	5 6.7%
Not Familiar	192 69.6%	29 10.5%	21 7.6%	12 4.3%	22 8.0%

N=412

Q.18 STUDENT LOAN DEBT IS A FINANCIAL CRISIS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	117 77.5%	12 7.9%	8 5.3%	6 4.0%	8 5.3%
No	184 70.5%	25 9.6%	20 7.7%	10 3.8%	22 8.4%

QUESTION #19 *There are lobbyists for Student Loan Servicers who attempt through legislation to undermine state protections for student borrowers. Maryland State legislators should not take money from lobbyists who engage in this?*

Q.19 LEGISLATORS SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS

	Number	Percent
Agree	331	80.3 %
Disagree	50	12.1 %
No answer	31	7.5 %
Total	412	100.0 %

Is that strongly or somewhat agree/disagree?

Q.19 LEGISLATORS SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS

	Number	Percent
Strongly Agree	291	70.6 %
Somewhat Agree	40	9.7 %
Somewhat Disagree	29	7.0 %
Strongly Disagree	21	5.1 %
No answer	31	7.5 %
Total	412	100.0 %

N=412

Q.19 SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

AGE GROUP

18 to 40	78 76.5%	8 7.8%	6 5.9%	5 4.9%	5 4.9%
41 to 54	85 73.3%	7 6.0%	11 9.5%	5 4.3%	8 6.9%
55 to 64	61 67.8%	10 11.1%	3 3.3%	9 10.0%	7 7.8%
65 and older	65 65.7%	14 14.1%	8 8.1%	2 2.0%	10 10.1%

N=412

Q.19 SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

GENDER

Male	142 69.6%	17 8.3%	17 8.3%	12 5.9%	16 7.8%
Female	149 71.6%	23 11.1%	12 5.8%	9 4.3%	15 7.2%

N=412

Q.19 LEGISLATORS SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

REGION

Eastern Shore	30 66.7%	3 6.7%	5 11.1%	3 6.7%	4 8.9%
Metro Baltimore	128 71.9%	18 10.1%	17 9.6%	7 3.9%	8 4.5%
Metro Washington	102 72.9%	13 9.3%	3 2.1%	7 5.0%	15 10.7%
Western Maryland	31 63.3%	6 12.2%	4 8.2%	4 8.2%	4 8.2%

N=412

Q.19 SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS					
	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	43 70.5%	6 9.8%	1 1.6%	5 8.2%	6 9.8%
Somewhat Familiar	57 76.0%	3 4.0%	8 10.7%	2 2.7%	5 6.7%
Not Familiar	191 69.2%	31 11.2%	20 7.2%	14 5.1%	20 7.2%

N=412

Q.19 SHOULD NOT TAKE LOBBYIST CONTRIBUTIONS					
	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	111 73.5%	13 8.6%	7 4.6%	8 5.3%	12 7.9%
No	180 69.0%	27 10.3%	22 8.4%	13 5.0%	19 7.3%

QUESTION #20 *The federal government should work with states like Maryland to address the student loan crisis, instead of forcing states to step aside?*

Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND		
	Number	Percent
Agree	360	87.4 %
Disagree	30	7.3 %
No answer	22	5.3 %
Total	412	100.0 %

Is that strongly or somewhat agree/disagree?

Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND		
	Number	Percent
Strongly Agree	297	72.1 %
Somewhat Agree	63	15.3 %
Somewhat Disagree	12	2.9 %
Strongly Disagree	18	4.4 %
No answer	22	5.3 %
Total	412	100.0 %

N=412

Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

AGE GROUP

18 to 40	81 79.4%	12 11.8%	2 2.0%	3 2.9%	4 3.9%
41 to 54	78 67.2%	20 17.2%	5 4.3%	6 5.2%	7 6.0%
55 to 64	66 73.3%	16 17.8%	2 2.2%	4 4.4%	2 2.2%
65 and older	69 69.7%	14 14.1%	3 3.0%	5 5.1%	8 8.1%

N=412

Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

GENDER

Male	143 70.1%	31 15.2%	6 2.9%	11 5.4%	13 6.4%
Female	154 74.0%	32 15.4%	6 2.9%	7 3.4%	9 4.3%

N=412

Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND

	Strongly Agree	Somewhat Agree	Somewhat Disagree	Strongly Disagree	No answer
--	----------------	----------------	-------------------	-------------------	-----------

REGION

Eastern Shore	29 64.4%	7 15.6%	1 2.2%	5 11.1%	3 6.7%
Metro Baltimore	130 73.0%	27 15.2%	6 3.4%	9 5.1%	6 3.4%
Metro Washington	106 75.7%	21 15.0%	2 1.4%	1 0.7%	10 7.1%
Western Maryland	32 65.3%	8 16.3%	3 6.1%	3 6.1%	3 6.1%

N=412

<u>Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND</u>					
	<u>Strongly Agree</u>	<u>Somewhat Agree</u>	<u>Somewhat Disagree</u>	<u>Strongly Disagree</u>	<u>No answer</u>

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	44 72.1%	8 13.1%	2 3.3%	4 6.6%	3 4.9%
Somewhat Familiar	54 72.0%	13 17.3%	3 4.0%	1 1.3%	4 5.3%
Not Familiar	199 72.1%	42 15.2%	7 2.5%	13 4.7%	15 5.4%

N=412

<u>Q.20 FEDERAL GOV'T SHOULD WORK WITH STATE OF MARYLAND</u>					
	<u>Strongly Agree</u>	<u>Somewhat Agree</u>	<u>Somewhat Disagree</u>	<u>Strongly Disagree</u>	<u>No answer</u>

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	106 70.2%	24 15.9%	6 4.0%	5 3.3%	10 6.6%
No	191 73.2%	39 14.9%	6 2.3%	13 5.0%	12 4.6%

QUESTION #21 *Would you be more likely to vote for a candidate for the Maryland General Assembly who supports reforms to address abuses in the student loan industry, less likely to vote for such a candidate, or would this have no real effect on how you would vote?*

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT

<u>ON VOTE</u>	<u>Number</u>	<u>Percent</u>
More Likely	307	74.5 %
Less Likely	11	2.7 %
No Effect	94	22.8 %
Total	412	100.0 %

If more/less likely, is that much or somewhat more/less?

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT

<u>ON VOTE</u>	<u>Number</u>	<u>Percent</u>
Much More Likely	246	59.7 %
Somewhat More Likely	61	14.8 %
Somewhat Less Likely	8	1.9 %
Much Less Likely	3	0.7 %
No Effect	94	22.8 %
Total	412	100.0 %

N=412

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT ON VOTE

	Much More Likely	Somewhat More Likely	Somewhat Less Likely	Much Less Likely	No Effect
--	------------------	----------------------	----------------------	------------------	-----------

AGE GROUP

18 to 40	62 60.8%	13 12.7%	2 2.0%	3 2.9%	22 21.6%
41 to 54	69 59.5%	16 13.8%	1 0.9%	0 0.0%	30 25.9%
55 to 64	53 58.9%	17 18.9%	3 3.3%	0 0.0%	17 18.9%
65 and older	59 59.6%	14 14.1%	2 2.0%	0 0.0%	24 24.2%

N=412

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT ON VOTE

	Much More Likely	Somewhat More Likely	Somewhat Less Likely	Much Less Likely	No Effect
--	------------------	----------------------	----------------------	------------------	-----------

GENDER

Male	117 57.4%	32 15.7%	4 2.0%	2 1.0%	49 24.0%
Female	129 62.0%	29 13.9%	4 1.9%	1 0.5%	45 21.6%

N=412

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT ON VOTE

	Much More Likely	Somewhat More Likely	Somewhat Less Likely	Much Less Likely	No Effect
--	------------------	----------------------	----------------------	------------------	-----------

REGION

Eastern Shore	28 62.2%	5 11.1%	1 2.2%	1 2.2%	10 22.2%
Metro Baltimore	108 60.7%	21 11.8%	4 2.2%	0 0.0%	45 25.3%
Metro Washington	85 60.7%	25 17.9%	2 1.4%	1 0.7%	27 19.3%
Western Maryland	25 51.0%	10 20.4%	1 2.0%	1 2.0%	12 24.5%

N=412

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT ON VOTE

	Much More Likely	Somewhat More Likely	Somewhat Less Likely	Much Less Likely	No Effect
--	------------------	----------------------	----------------------	------------------	-----------

Q.8 STUDENT LOAN SERVICERS - FAMILIARITY

Very Familiar	41 67.2%	7 11.5%	1 1.6%	1 1.6%	11 18.0%
Somewhat Familiar	49 65.3%	10 13.3%	3 4.0%	0 0.0%	13 17.3%
Not Familiar	156 56.5%	44 15.9%	4 1.4%	2 0.7%	70 25.4%

N=412

Q.21 CANDIDATE SUPPORTS REFORMS - EFFECT ON VOTE

	Much More Likely	Somewhat More Likely	Somewhat Less Likely	Much Less Likely	No Effect
--	------------------	----------------------	----------------------	------------------	-----------

Q.3 STUDENT LOAN DEBT IN HOUSEHOLD

Yes	94 62.3%	22 14.6%	2 1.3%	2 1.3%	31 20.5%
No	152 58.2%	39 14.9%	6 2.3%	1 0.4%	63 24.1%

Maryland Poll Sample Demographics

<u>AGE GROUP</u>	<u>Number</u>	<u>Percent</u>
18 to 40	102	24.8 %
41 to 54	116	28.2 %
55 to 64	90	21.8 %
65 and older	99	24.0 %
No answer	5	1.2 %
Total	412	100.0 %

<u>GENDER</u>	<u>Number</u>	<u>Percent</u>
Male	204	49.5 %
Female	208	50.5 %
Total	412	100.0 %

<u>REGION</u>	<u>Number</u>	<u>Percent</u>
Eastern Shore	45	10.9 %
Metro Baltimore	178	43.2 %
Metro Washington	140	34.0 %
Western Maryland	49	11.9 %
Total	412	100.0 %

Regional Groupings

Eastern Shore – Calvert, Caroline, Cecil, Dorchester, Kent, Queen Anne’s, Somerset, St. Mary’s, Talbot, Wicomico, and Worcester Counties

Metro Baltimore – Anne Arundel, Baltimore, Harford, Howard Counties, and Baltimore City Counties

Metro Washington – Charles, Montgomery, and Prince George’s Counties

Western Maryland – Allegany, Carroll, Frederick, Garrett, Washington Counties

Appendix B: Questionnaire

1) How familiar are you with the issue of student loan debt in Maryland; that is, the need to borrow money to attend college and still owe money after you graduate?

Very familiar	1
Somewhat familiar	2
Not familiar	3

2) How would you describe the issue of student loan debt for young people in Maryland, would you say it is a:

Major problem	1
Minor problem	2
Not a problem at all	3

3) Do you, or does anyone in your household have student loan debt?

Yes	1
No	2

4) (IF YES) How much student loan debt do you, or someone in your household, have?

Less than \$5,000	1
\$5,000-\$14,999	2
\$15,000-\$29,999	3
\$30,000-\$49,999	4
\$50,000 or more	5
No answer	6

5) Would you say that you, or someone in your household, are currently struggling with student loan debt...in other words, unable to make monthly payments or neglecting other bills to make monthly payments?

Yes	1
No	2

6) Is there someone you know outside your household who is currently struggling with student loan debt by not being able to make monthly payments or neglecting other bills to make monthly payments?

Yes	1
No	2

7) Do you know anyone who has moved to another city or state in order to take a job that will help them meet their student loan obligations?

Yes	1
No	2

8) Navient and Fed Loan are companies known as Student Loan Servicers. These companies are hired, paid, and overseen by the U.S. Department of Education to collect student loan payments and put borrowers in the right programs. How familiar are you with these type of Student Loan Servicers?

Very familiar	1
Somewhat familiar	2
Not familiar	3

9) Do you think the U.S. Department of Education is doing a good job overseeing these servicers, or not?

Yes	1
No	2

10) A recent lawsuit by the Consumer Financial Protection Bureau against Loan Servicer Navient alleges that they added 4 Billion dollars to their customers' student loans by putting these borrowers in the wrong repayment program. How concerning is this to you?

Very concerning	1
Somewhat concerning	2
Not too concerning	3
Not at all concerning	4
No answer	5

11) The same lawsuit alleges that Navient mis-reported or failed to report to credit bureaus the cancellation of some customers' student loans, leading to serious credit consequences for those affected borrowers. How concerning is this to you?

- Very concerning 1
- Somewhat concerning 2
- Not too concerning 3
- Not at all concerning 4
- No answer 5

12) Some teachers who agree to teach subjects like math and science in certain school districts are eligible for grants to help them pay for college. If the teacher does not submit the exact, precise paperwork showing they are continuing to meet the requirement to get the funding, the grant can become a loan that has to be paid back.

Last year, the state of Massachusetts sued Fed Loan for allegedly failing to process properly the paperwork of teachers who were, in fact, meeting the requirement for the grant. The grants then became loans the teachers had to repay. How concerning is this to you?

- Very concerning 1
- Somewhat concerning 2
- Not too concerning 3
- Not at all concerning 4
- No answer 5

13) How important to you is it for Student Loan Servicers, like Navient and Fed Loan, to be held responsible for improper practices like the ones we just discussed while operating in the state of Maryland?

- Very important 1
- Somewhat important 2
- Not too important 3
- Not at all important 4
- No answer 5

14) The Maryland General Assembly is considering legislation that would require Student Loan Servicers, such as Navient and Fed Loan, be licensed in order to operate in the state of Maryland, just like other financial institutions are. Do you favor or oppose this legislation? **Is that strongly or somewhat favor/oppose?**

- Strongly favor 1
- Somewhat favor 2
- Somewhat oppose 3
- Strongly oppose 4
- No answer 5

15) Currently, Student Loan Servicers frequently engage in the practice of misapplying student loan payments; that is, they don't apply extra money sent with the regular payment toward lowering the loan's principal. Do you favor or oppose Maryland requiring lenders to refrain from this practice? **Is that strongly or somewhat favor/oppose?**

- Strongly favor 1
- Somewhat favor 2
- Somewhat oppose 3
- Strongly oppose 4
- No answer 5

16) Do you favor or oppose the State of Maryland requiring Student Loan Servicers to comply with certain basic consumer protection standards, like asking borrowers how they would like to see their extra, or excess, payments applied to their loans? **Is that strongly or somewhat favor/oppose?**

- Strongly favor 1
- Somewhat favor 2
- Somewhat oppose 3
- Strongly oppose 4
- No answer 5

Please indicate whether you agree or disagree with the following statements.

17) The State of Maryland has the obligation to protect residents who take out student loans and ensure their loans are properly serviced. **Is that strongly or somewhat agree/disagree?**

- Strongly agree 1
- Somewhat agree 2
- Somewhat disagree 3
- Strongly disagree 4
- No answer 5

18) There is now in the United States at least 1.3 trillion dollars in outstanding student loan debt. This represents a financial crisis. **Is that strongly or somewhat agree/disagree?**

Strongly agree	1
Somewhat agree	2
Somewhat disagree	3
Strongly disagree	4
No answer	5

19) There are lobbyists for Student Loan Servicers who attempt through legislation to undermine state protections for student borrowers. Maryland State legislators should not take money from lobbyists who engage in this? **Is that strongly or somewhat agree/disagree?**

Strongly agree	1
Somewhat agree	2
Somewhat disagree	3
Strongly disagree	4
No answer	5

20) The federal government should work with states like Maryland to address the student loan crisis, instead of forcing states to step aside? **Is that strongly or somewhat agree/disagree?**

Strongly agree	1
Somewhat agree	2
Somewhat disagree	3
Strongly disagree	4
No answer	5

21) Would you be more likely to vote for a candidate for the Maryland General Assembly who supports reforms to address abuses in the student loan industry, less likely to vote for such a candidate, or would this have no real effect on how you would vote? **If more/less likely, is that much or somewhat more/less?**

Much more likely	1
Somewhat more likely	2
Somewhat less likely	3
Much less likely	4
No effect	5