

GfK

GfK Custom Research
North America

GfK. Growth from Knowledge.



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OmniTel

BANKRATE (SEPTEMBER): COLLEGE FINANCING

AUGUST 24 – 26, 2007

Prepared For:

GfK Custom Research North America
75 Ninth Avenue, 5th Flr.
New York, NY 10011

OMNITEL

OMNITEL is a weekly national telephone omnibus service of GfK Custom Research North America.

The sample for each week's OMNITEL wave consists of 1,000 completed interviews, made up of male and female adults (in approximately equal number), all 18 years of age and over. The following poll is a sub-set of the full-sample.

All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

Nine Census Regions	Family Size/Composition
Metro Area vs. Non-Metro	Marital Status
Nielsen County Classifications	Race
DMA Affiliations	Employment Status
MSA Affiliations	Education
Time Zone	Cable TV

Optional classification items available upon a request only basis prior to field start are:

Home Ownership	Primary Grocery Shopper
Head of Household	Status of Non-Employed

* The Influentials; a GfK exclusive, are identified by a Political/Social activity index built out of response to a list of activities reportedly engaged in during the last year – such things as having written a letter to the editor or a politician, having made a speech, or written an article, having worked in a political campaign, being an officer of a civic or fraternal organization, being a member of a group that tries to influence public policy or government, signed a petition, etc. “Signed a petition” was put on the list largely so that anyone who wanted to say he/she had done something would have something to say. All responses to “signed a petition” are ignored in building this scale. Respondents who have done three or more of the things on the list (beyond signing a petition) are classified as “Influential” – and may be roughly equated with “thought leaders.”

The results contained in this report are based on interviews conducted from August 24 – 26, 2007. A total of 280 interviews were completed among parents of children under the age of 18, 153 with mothers and 127 with fathers. The margin of error on weighted data is $\pm 6\%$.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

ASK AMONG PARENTS OF CHILDREN UNDER 18.

On another subject,

1. Do you expect any of your children to go to college?

Yes	1	(CONTINUE)
No	2	}
Don't know	dk	
Refused	ref	

(SKIP TO NEXT SECTION)

2. Can you afford your child/children's college education?

Yes	1
No	2
Don't know	dk

3. What sacrifices do you expect to make or have you made to afford the costs of college attendance? How about...
(READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	<u>(DO NOT READ)</u> <u>DON'T KNOW</u>
Make deep cuts to discretionary costs such as dining out, clothing purchases and trips	1	2	dk
Postpone retirement	1	2	dk
Take a second job	1	2	dk
Take out a second mortgage or home equity loan	1	2	dk
Take a personal loan	1	2	dk

4. Which, if any, is a higher financial priority than funding your child's college education? How about... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	<u>(DO NOT READ)</u> <u>DON'T KNOW</u>
Retirement savings	1	2	dk
Paying down debt	1	2	dk
Caring for elderly parent	1	2	dk
Maintaining present lifestyle	1	2	dk

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All interviews are conducted by telephone from four GfK sites: Twin Falls & Rexburg, ID; San Jose, Costa Rica and Cebu, Philippines. Together, the four sites have a full-time capacity of 400 lines, and utilize an interviewing procedure known as CATI - Computer Assisted Telephone Interviewing. Interviewers have been professionally trained and are continuously monitored and supervised.

Each OMNITEL study is based on a random digit dialing (RDD) probability sample of all telephone households in the continental United States. The RDD sampling system is totally computer based and provides an equal probability of selection for each and every telephone household. Thus, the sample represents telephone households with both listed and unlisted phones in their proper proportions. All sample numbers selected by this procedure are subject to an original and at least four follow-up attempts to complete an interview.

All data are entered and cleaned through the CATI system during the interviewing process. Thus, this process eliminates the editing and keypunch operations. All completed interviews are weighted to ensure accurate and reliable representation of the total population, 18 years and older.

The raw data are weighted by a custom designed computer program, which automatically develops a weighting factor for each respondent. This procedure employs five variables: age, sex, education, race and geographic region. Each interview is assigned a single weight derived from the relationship between the actual proportion of the population with its specific combination of age, sex, education, race and geographic characteristics and the proportion in our sample that week. Tabular results show both weighted and unweighted bases for these demographic variables.

Because of the use of rigid and replicable sampling, field, and weighting procedures, all OMNITEL studies are parallel to one another. This affords the opportunity to draw trend comparisons, as well as point-in-time analysis.

In addition to the standard breakdowns by sex, age, income, region, Internet access and Influentials,^{*} the following classification items have been obtained and are available to subscribers:

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The results contained in this report are based on interviews conducted from August 24 – 26, 2007. A total of 1,011 interviews were completed, 532 with female adults and 479 with male adults. The margin of error on weighted data is $\pm 3\%$ for the full sample.

The client's questionnaire is shown on the next page, with tabular results following.

** **Tabulation note:** Please be advised that frequencies on all summary tables are percentaged off of their original bases, not necessarily off of the base shown on the summary table.

ASK AMONG PARENTS OF CHILDREN UNDER 18.

On another subject,

1. Do you expect any of your children to go to college?

Yes	1	(CONTINUE)	
No	2	}	(SKIP TO NEXT SECTION)
Don't know	dk		
Refused	ref		

2. Can you afford your child/children's college education?

Yes	1
No	2
Don't know	dk

3. What sacrifices do you expect to make or have you made to afford the costs of college attendance? How about...
(READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	<u>(DO NOT READ)</u> <u>DON'T KNOW</u>
Make deep cuts to discretionary costs such as dining out, clothing purchases and trips	1	2	dk
Postpone retirement	1	2	dk
Take a second job	1	2	dk
Take out a second mortgage or home equity loan	1	2	dk
Take a personal loan	1	2	dk

4. Which, if any, is a higher financial priority than funding your child's college education? How about... (READ LIST. ROTATE. CHECK ONLY ONE RESPONSE FOR EACH.)

	<u>YES</u>	<u>NO</u>	<u>(DO NOT READ)</u> <u>DON'T KNOW</u>
Retirement savings	1	2	dk
Paying down debt	1	2	dk
Caring for elderly parent	1	2	dk
Maintaining present lifestyle	1	2	dk

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OMNITEL - AUGUST 24, 2007
 BANKRATE(SEPTEMBER): COLLEGE FINANCING

Page	Table	Title
1	1	Q.1 DO YOU EXPECT ANY OF YOUR CHILDREN TO GO TO COLLEGE?
2	2	Q.2 CAN YOU AFFORD YOUR CHILD/CHILDRENS COLLEGE EDUCATION? BASE: EXPECT CHILDREN TO GO TO COLLEGE
3	3	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? ... MAKE DEEP CUTS TO DISCRETIONARY COSTS SUCH AS DINING OUT, CLOTHING PURCHASES AND TRIPS ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
4	4	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? ... POSTPONE RETIREMENT ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
5	5	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? ... TAKE A SECOND JOB ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
6	6	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? ... TAKE OUT A SECOND MORTGAGE OR HOME EQUITY LOAN ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
7	7	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? ... TAKE A PERSONAL LOAN ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
8	8	Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE? BASE: EXPECT CHILDREN TO GO TO COLLEGE
9	9	Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION? ... RETIREMENT SAVINGS ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
10	10	Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION? ... PAYING DOWN DEBT ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
11	11	Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION? ... CARING FOR ELDERLY PARENT ... BASE: EXPECT CHILDREN TO GO TO COLLEGE
12	12	Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION? ... MAINTAINING PRESENT LIFESTYLE ... BASE: EXPECT CHILDREN TO GO TO COLLEGE

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



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OMNITEL - AUGUST 24, 2007
BANKRATE(SEPTEMBER): COLLEGE FINANCING

Page	Table	Title
13	13	Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION? BASE: EXPECT CHILDREN TO GO TO COLLEGE

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.1 DO YOU EXPECT ANY OF YOUR CHILDREN TO GO TO COLLEGE?

Table 1

BASE: PARENTS OF CHILDREN UNDER 18

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	280	127	153	28	53	139	44	7	34	28	24	29	122	81	43	81	86	70	217	61
TOTAL WEIGHTED	369 100	158 100	212 100	68* 100*	101* 100*	158 100	31* 100*	5* 100*	52* 100*	45* 100*	28* 100*	40* 100*	147 100	96 100	60* 100*	80 100	122 100	107 100	272 100	68* 100*
YES	318 86.0	141 89.3	177 83.6	55 80.9	86 85.2	149 93.9 dG	23 73.9	4 86.6	46 88.4	40 89.2	25 87.6	35 87.7	139 94.7	92 95.5	47 78.7	68 85.1	105 86.2	97 90.7	237 87.0	63 91.8
NO	40 10.9	15 9.7	25 11.9	10 15.2 f	13 13.0 f	7 4.6	7 24.4 F	- -	4 6.8	5 10.8	3 12.4 m	5 12.3 m	5 3.1	3 3.0	11 18.9 R	7 8.9	16 13.3	6 5.2	25 9.3	4 5.5
REFUSED	2 0.7	- -	2 1.2	- -	2 1.8	- -	- -	- -	- -	- -	- -	- -	2 1.3	- -	- -	- -	1 0.5	2 1.7	2 0.9	2 2.7
DON'T KNOW/NO RESPONSE	9 2.4	2 1.0	7 3.4	3 3.8	- -	2 1.5	1 1.7	1 13.4 EF	3 4.8	- -	- -	- -	1 1.0	1 1.5	1 2.4	5 6.0 Q	- -	3 2.4	8 2.8	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.2 CAN YOU AFFORD YOUR CHILD/CHILDRENS COLLEGE EDUCATION?

Table 2

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	150 47.3	63 44.5	88 49.5	35 63.1	36 41.8	69 46.1	9 39.1	2 53.4	9 18.7	8 19.7	8 31.8	17 47.9 ij	90 64.6 IJ K	61 66.5 IJK	26 55.6	31 45.6	46 43.7	47 48.3	112 47.3	36 57.5
NO	153 48.1	68 48.2	85 48.0	15 27.1	48 55.6 D	77 52.0 D	10 44.5	2 46.6	33 73.0 MN	28 70.0 MN	16 64.8 MN	17 49.0	48 34.4	30 32.6	20 42.4	33 47.9	55 51.9	45 46.8	118 49.8	26 40.8
DON'T KNOW/NO RESPONSE	15 4.6	10 7.3	4 2.4	5 9.8	2 2.6	3 1.9	4 16.4 EF	- -	4 8.3 m	4 10.3 Mn	1 3.4	1 3.1	1 0.9	1 0.9	1 2.0	4 6.5	5 4.3	5 4.9	7 2.9	1 1.7

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007**BANKRATE(SEPTEMBER): COLLEGE FINANCING****Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?**

Table 3

... MAKE DEEP CUTS TO DISCRETIONARY COSTS SUCH AS DINING OUT, CLOTHING PURCHASES AND TRIPS ...**BASE: EXPECT CHILDREN TO GO TO COLLEGE**

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	187 58.9	83 58.8	104 59.0	31 57.3	48 55.3	91 61.1	12 54.6	4 85.5	34 73.2 Im N	28 68.3	18 72.0	16 44.3	74 52.9	44 47.9	31 64.9	39 56.7	58 55.1	60 61.7	139 58.8	47 74.4
NO	124 39.0	58 41.0	66 37.4	23 42.7 h	35 41.0 h	56 37.5 h	10 42.1 h	- -	12 26.8	13 31.7	3 13.4	19 53.7 iK	64 45.8 K	46 50.1 iK	15 32.0	27 39.2	47 44.9	35 35.7	91 38.6	16 25.6
REFUSED	3 1.0	* 0.3	3 1.6	- -	1 1.6	1 1.0	* 1.7	- -	- -	- -	2 7.1	- -	1 1.0	1 1.6	1 3.0	2 2.6	- -	- -	3 1.3	- -
DON'T KNOW/NO RESPONSE	4 1.1	- -	4 2.0	- -	2 2.1	1 0.5	* 1.5	1 14.5 DF	- -	- -	2 7.5 Mn	1 2.0	* 0.3	* 0.4	- -	1 1.5	- -	3 2.6	3 1.2	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007**BANKRATE(SEPTEMBER): COLLEGE FINANCING****Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?**

Table 4

... POSTPONE RETIREMENT ...**BASE: EXPECT CHILDREN TO GO TO COLLEGE**

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	131 41.2	67 47.4	64 36.2	15 26.7	31 35.9	71 47.9 d	12 52.5 d	2 35.0	23 50.6	14 35.9	14 56.0	14 40.7	55 39.8	35 37.6	22 45.5	35 51.9 r	40 38.3	34 34.6	100 42.3	31 50.0
NO	176 55.4	71 50.6	105 59.2	38 68.5	49 57.3	76 51.1	10 45.8	2 50.5	20 43.7	26 64.1	9 35.0	21 59.3	80 57.4	53 58.2	23 48.2	32 46.5	65 61.7	57 58.3	129 54.4	29 46.1
REFUSED	2 0.6	* 0.3	1 0.8	- -	- -	1 1.0	* 1.7	- -	- -	- -	* 1.6	- -	1 1.0	1 1.6	1 3.0	* 0.6	- -	- -	2 0.8	- -
DON'T KNOW/NO RESPONSE	9 2.9	2 1.7	7 3.8	3 4.7 f	6 6.8 F	- -	- -	1 14.5 Fg	3 5.7	- -	2 7.5	- -	2 1.8	2 2.7	2 3.3	1 1.0	- -	7 7.1 q	6 2.5	2 3.9

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?

Table 5

... TAKE A SECOND JOB ...

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	125 39.4	57 40.4	68 38.6	35 64.2 EFG	30 34.7	52 34.7	7 29.0	2 35.0	30 65.9 JM N	13 32.2	12 49.1	19 53.5 mn	43 30.9	26 28.3	19 39.6	26 38.2	43 40.8	38 38.7	82 34.8	22 35.2
NO	188 59.3	84 59.3	105 59.2	20 35.8	54 63.2 d	96 64.4 D	16 69.2 D	2 50.5	16 34.1	27 67.8 l	10 41.8	16 46.5	95 68.2 lk l	64 70.2 lkl	29 60.4	40 58.3	62 59.2	58 59.4	151 63.7	41 64.8
REFUSED	1 0.3	* 0.3	1 0.3	- -	- -	1 0.3	* 1.7	- -	- -	- -	* 1.6	- -	1 0.4	1 0.6	- -	1 1.3	- -	- -	1 0.4	- -
DON'T KNOW/NO RESPONSE	3 1.0	- -	3 1.9	- -	2 2.1	1 0.6	- -	1 14.5 DFg	- -	- -	2 7.5 m	- -	1 0.6	1 0.9	- -	1 2.2	- -	2 1.9	3 1.1	- -

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007**BANKRATE(SEPTEMBER): COLLEGE FINANCING****Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?**

Table 6

... TAKE OUT A SECOND MORTGAGE OR HOME EQUITY LOAN ...**BASE: EXPECT CHILDREN TO GO TO COLLEGE**

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	76 23.9	44 31.1 c	32 18.2	14 24.7	18 21.2	35 23.6	7 30.8	2 35.0	11 23.7	5 11.7	7 29.5	9 24.4	37 26.7	29 31.3	16 33.6	20 29.2	23 21.8	17 17.9	53 22.5	16 24.8
NO	230 72.3	92 64.9	138 78.2 b	39 72.0	64 74.6	110 73.8	14 60.8	2 50.5	35 76.3	34 84.0	15 61.4	25 71.0	99 71.4	61 66.2	29 60.9	44 64.9	79 75.0	78 80.2 op	175 74.0	46 72.6
REFUSED	3 0.9	1 0.6	2 1.1	- -	- -	2 1.6	* 1.7	- -	- -	- -	* 1.6	* 1.3	2 1.4	2 2.1	1 3.0	1 1.3	* 0.4	- -	3 1.2	* 0.7
DON'T KNOW/NO RESPONSE	9 2.9	5 3.4	4 2.5	2 3.3	4 4.2	2 1.0	2 6.7 f	1 14.5 F	- -	2 4.4	2 7.5 mn	1 3.3	1 0.5	* 0.4	1 2.5	3 4.6	3 2.8	2 1.9	5 2.3	1 1.9

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007**BANKRATE(SEPTEMBER): COLLEGE FINANCING****Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?**

Table 7

... TAKE A PERSONAL LOAN ...**BASE: EXPECT CHILDREN TO GO TO COLLEGE**

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	137 43.0	64 45.6	72 40.9	30 55.0	32 36.7	64 43.3	7 30.9	2 53.4	21 46.5	10 25.2	13 51.1	17 47.5	65 47.0 jn	37 39.9	21 44.1	31 45.7	51 47.9	34 35.2	104 44.0	28 45.0
NO	170 53.5	71 50.6	99 55.9	25 45.0	47 54.2	82 55.4	15 65.9	1 32.2	25 53.5	28 69.3 k	8 34.3	18 52.5	69 49.7	51 55.4	25 52.9	34 49.7	53 50.0	59 60.3	122 51.6	32 51.1
REFUSED	3 1.0	* 0.3	3 1.6	- -	1 1.6	1 1.0	* 1.7	- -	- -	- -	2 7.1	- -	1 1.0	1 1.6	1 3.0	2 2.6	- -	- -	3 1.3	- -
DON'T KNOW/NO RESPONSE	8 2.5	5 3.6	3 1.6	- -	7 7.6 F	* 0.3	* 1.5	1 14.5 DF	- -	2 5.6	2 7.5	- -	3 2.3	3 3.1	- -	1 2.0	2 2.1	4 4.4	7 3.1	2 3.9

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.3 WHAT SACRIFICES DO YOU EXPECT TO MAKE OR HAVE YOU MADE TO AFFORD THE COSTS OF COLLEGE ATTENDANCE?

Table 8

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UENTIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
ANY (NET)	249 78.3	115 81.7	134 75.6	51 93.3 Eg	58 67.2	118 79.2	17 76.0	4 85.5	42 92.5 ln	31 77.4	19 78.8	24 69.0	110 79.0	68 73.8	36 75.6	49 72.4	83 78.8	81 83.3	183 77.5	54 85.2
MAKE DEEP CUTS TO DISCRETIONARY COSTS SUCH AS DINING OUT, MAKE DEEP CUTS TO DISCRETIONARY COSTS SUCH AS DINING OUT,CLOTHING PURCHASES AND TRIPS	187 58.9	83 58.8	104 59.0	31 57.3	48 55.3	91 61.1	12 54.6	4 85.5	34 73.2 lm N	28 68.3	18 72.0	16 44.3	74 52.9	44 47.9	31 64.9	39 56.7	58 55.1	60 61.7	139 58.8	47 74.4
TAKE A PERSONAL LOAN	137 43.0	64 45.6	72 40.9	30 55.0	32 36.7	64 43.3	7 30.9	2 53.4	21 46.5	10 25.2	13 51.1	17 47.5	65 47.0 jn	37 39.9	21 44.1	31 45.7	51 47.9	34 35.2	104 44.0	28 45.0
POSTPONE RETIREMENT	131 41.2	67 47.4	64 36.2	15 26.7	31 35.9	71 47.9 d	12 52.5 d	2 35.0	23 50.6	14 35.9	14 56.0	14 40.7	55 39.8	35 37.6	22 45.5	35 51.9 r	40 38.3	34 34.6	100 42.3	31 50.0
TAKE A SECOND JOB	125 39.4	57 40.4	68 38.6	35 64.2 EFG	30 34.7	52 34.7	7 29.0	2 35.0	30 65.9 JM N	13 32.2	12 49.1	19 53.5 mn	43 30.9	26 28.3	19 39.6	26 38.2	43 40.8	38 38.7	82 34.8	22 35.2
TAKE OUT A SECOND MORTGAGE OR HOME EQUITY LOAN	76 23.9	44 31.1 c	32 18.2	14 24.7	18 21.2	35 23.6	7 30.8	2 35.0	11 23.7	5 11.7	7 29.5	9 24.4	37 26.7	29 31.3	16 33.6	20 29.2	23 21.8	17 17.9	53 22.5	16 24.8
NONE	62 19.5	25 18.0	37 20.7	4 6.7	25 29.1 D	29 19.2	5 20.8	- -	3 7.5	9 22.6	2 6.6	11 31.0 i	27 19.1	21 23.4	10 21.4	15 22.3	22 21.2	14 14.8	47 19.9	9 14.8
DON'T KNOW/NO RESPONSE	7 2.2	* 0.3	6 3.7	- -	3 3.7	2 1.5	1 3.3	1 14.5 DF	- -	- -	4 14.6 ijMn	- -	3 1.9	3 2.9	1 3.0	4 5.3 q	- -	2 1.9	6 2.6	- -

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



**Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**

OMNITEL - AUGUST 24, 2007**BANKRATE(SEPTEMBER): COLLEGE FINANCING****Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION?**

Table 9

... RETIREMENT SAVINGS ...**BASE: EXPECT CHILDREN TO GO TO COLLEGE**

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	119 37.4	55 39.1	64 36.1	31 57.0 EF	25 29.2	49 32.8	10 43.2	3 65.9 e	22 47.9	12 30.8	8 33.9	10 29.2	57 40.8	38 41.6	19 40.0	24 35.2	38 36.1	38 39.2	85 35.7	21 34.0
NO	192 60.6	84 59.8	108 61.2	24 43.0	60 69.2 d	95 64.1 d	12 55.1	2 34.1	24 52.1	28 69.2	14 59.0	23 65.2	80 57.3	51 55.6	26 54.4	42 62.2	66 62.4	59 60.3	146 61.6	40 63.5
DON'T KNOW/NO RESPONSE	6 2.0	2 1.1	5 2.7	- -	1 1.6	5 3.1	* 1.7	- -	- -	- -	2 7.1	2 5.6	3 1.9	3 2.9	3 5.5	2 2.6	2 1.5	* 0.5	6 2.7	2 2.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION?

Table 10

... PAYING DOWN DEBT ...

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	146 45.9	58 40.9	88 50.0	20 37.2	42 48.5	69 46.2	11 47.5	3 73.1	25 55.2	18 44.1	10 42.5	15 42.8	63 45.3	39 42.6	21 43.8	31 45.8	49 46.6	45 46.4	116 49.2	28 43.7
NO	161 50.7	79 55.7	83 46.7	31 56.6	42 48.3	76 51.0	11 50.8	1 26.9	21 44.8	23 55.9	11 44.6	19 52.8	75 53.7	51 55.8	24 50.7	30 44.6	55 52.0	52 53.6	113 47.7	33 51.9
DON'T KNOW/NO RESPONSE	11 3.4	5 3.4	6 3.3	3 6.2	3 3.2	4 2.8	* 1.7	-	-	-	3 12.8 iMn	2 4.4	1 1.0	1 1.6	3 5.5 r	7 9.6 qR	2 1.5	-	7 3.1	3 4.3

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base



OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION?

Table 11

... CARING FOR ELDERLY PARENT ...

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	132 41.5	63 44.5	69 39.2	33 59.9 ef	29 33.7	56 37.3	12 53.4	3 57.3	29 63.7 Jk I	12 29.5	7 29.8	12 33.7	61 44.2	42 46.0	22 46.5	23 34.2	45 43.1	41 42.6	98 41.3	28 44.6
NO	168 52.8	71 50.4	97 54.8	22 40.1	47 55.0	86 57.9	10 44.9	1 28.2	15 32.9	24 60.6 i	15 63.1 i	20 56.5	74 53.2 i	47 51.6	23 48.4	40 59.5	52 49.4	52 54.0	128 53.9	32 51.2
DON'T KNOW/NO RESPONSE	18 5.6	7 5.1	11 6.0	- -	10 11.4	7 4.8	* 1.7	1 14.5 D	2 3.4	4 9.9	2 7.1	3 9.8	4 2.6	2 2.5	2 5.1	4 6.4	8 7.5	3 3.4	11 4.8	3 4.2

**UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL**



**Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base**

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION?

Table 12

... MAINTAINING PRESENT LIFESTYLE ...

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
YES	114 36.0	54 38.2	61 34.3	24 43.1	26 30.3	49 32.8	13 55.6 EF	3 77.0 EF	28 60.7 KM n	18 45.6 K	3 10.7	12 35.1	44 31.6	33 36.1 k	18 39.0 p	14 20.3	36 33.8	47 47.9 P	75 31.6	18 28.5
NO	196 61.8	87 61.5	110 62.0	31 56.9 h	57 66.2 gH	97 65.2 GH	10 42.7	* 8.5	18 39.3	22 54.4	18 75.3 l	21 60.5	94 67.3 l	57 62.3 i	27 58.0	52 76.2 R	67 63.1	51 52.1	155 65.7	43 69.0
DON'T KNOW/NO RESPONSE	7 2.2	* 0.3	7 3.8	- -	3 3.5	3 2.0	* 1.7	1 14.5 Df	- -	- -	3 14.0 ijM N	2 4.4	1 1.0	1 1.6	1 3.0	2 3.5	3 3.1	- -	6 2.7	2 2.4

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
 LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL



Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
 Overlap formulae used. * small base

OMNITEL - AUGUST 24, 2007

BANKRATE(SEPTEMBER): COLLEGE FINANCING

Q.4 WHICH, IF ANY, IS A HIGHER FINANCIAL PRIORITY THAN FUNDING YOUR CHILD'S COLLEGE EDUCATION?

BASE: EXPECT CHILDREN TO GO TO COLLEGE

	SEX		AGE					INCOME						REGION				IN- TERNET ACCESS (S)	INFL- UEN- TIALS (T)	
	TOTAL (A)	MALE (B)	FE- MALE (C)	18-24 (D)	25-34 (E)	35-49 (F)	50-64 (G)	65+ (H)	LESS THAN \$20K (I)	\$20K- 29.9K (J)	\$30K- 39.9K (K)	\$40K- 49.9K (L)	\$50K+ (M)	\$75K+ (N)	NORTH EAST (O)	MID- WEST (P)	SOUTH (Q)			WEST (R)
TOTAL UNWEIGHTED	242	112	130	23	47	131	33	6	28	25	20	26	116	78	35	67	75	65	192	57
TOTAL WEIGHTED	318 100	141 100	177 100	55* 100*	86* 100*	149 100	23* 100*	4* 100*	46* 100*	40* 100*	25* 100*	35* 100*	139 100	92 100	47* 100*	68* 100*	105 100	97* 100*	237 100	63* 100*
ANY (NET)	240 75.5	100 71.0	140 79.1	41 74.8	65 75.6	111 74.3	18 81.7	4 85.5	40 86.1	35 85.9	20 82.0	23 66.7	100 72.0	71 77.2	34 71.1	43 63.3	83 78.2 p	81 83.3 P	179 75.7	43 68.9
PAYING DOWN DEBT	146 45.9	58 40.9	88 50.0	20 37.2	42 48.5	69 46.2	11 47.5	3 73.1	25 55.2	18 44.1	10 42.5	15 42.8	63 45.3	39 42.6	21 43.8	31 45.8	49 46.6	45 46.4	116 49.2	28 43.7
CARING FOR ELDERLY PARENT	132 41.5	63 44.5	69 39.2	33 59.9 ef	29 33.7	56 37.3	12 53.4	3 57.3	29 63.7 Jk l	12 29.5	7 29.8	12 33.7	61 44.2	42 46.0	22 46.5	23 34.2	45 43.1	41 42.6	98 41.3	28 44.6
RETIREMENT SAVINGS	119 37.4	55 39.1	64 36.1	31 57.0 EF	25 29.2	49 32.8	10 43.2	3 65.9 e	22 47.9	12 30.8	8 33.9	10 29.2	57 40.8	38 41.6	19 40.0	24 35.2	38 36.1	38 39.2	85 35.7	21 34.0
MAINTAINING PRESENT LIFESTYLE	114 36.0	54 38.2	61 34.3	24 43.1	26 30.3	49 32.8	13 55.6 EF	3 77.0 EF	28 60.7 KM n	18 45.6 K	3 10.7	12 35.1	44 31.6	33 36.1 k	18 39.0 p	14 20.3	36 33.8	47 47.9 P	75 31.6	18 28.5
NONE	64 20.2	33 23.3	31 17.8	12 21.9	18 20.8	31 20.6	4 16.6	-	6 13.9	4 9.8	3 10.9	8 23.5	36 26.0	20 21.3	10 21.3	20 28.9	19 17.9	16 16.2	48 20.3	16 25.1
DON'T KNOW/NO RESPONSE	13 4.2	8 5.7	5 3.1	2 3.3	3 3.6	7 5.0	* 1.7	1 14.5	-	2 4.4	2 7.1	3 9.8	3 2.0	1 1.6	4 7.6 r	5 7.8 r	4 3.9	* 0.5	10 4.0	4 6.1

UPPER CASE LETTERS DENOTE SIGNIFICANCE AT 95% CONFIDENCE LEVEL
LOWER CASE LETTERS DENOTE SIGNIFICANCE AT 90% CONFIDENCE LEVEL

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M/N - O/P/Q/R
Overlap formulae used. * small base