

Question 51

What is your gender?

	Gender		Level in College										Age		Grew Up In		College is a . . .		
	Male (A)	Female (B)	Fresh- man (D)	Soph-omore (E)	Junior (F)	Senior (G)	16-18 (H)	19-22 (I)	23-25 (J)	26 or older (K)	18 (L)	19 (M)	20 (N)	21 (O)	Rural (P)	Urban (Q)	State school (R)	Private school (S)	
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Male	250	250	0	61	65	61	63	49	115	31	55	38	34	29	29	82	158	203	44
	50%	100%	C 0	49%	46%	55%	51%	58%	47%	55%	48%	55%	43%	43%	52%	42%	55%	P 52%	47%
Female	251	0	251	64	77	50	60	36	129	25	60	31	45	38	27	112	130	190	50
	50%	0	100%	B 51%	54%	45%	49%	42%	53%	45%	52%	45%	57%	57%	48%	58%	Q 45%	48%	53%

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

Question 52

Which of the following BEST describes you?

	Gender		Level in College										Age										Grew Up In		College is a . . .	
	Total	%	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	Rural	Urban	State	Private			
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*							
Freshman/Sophomore (Net)	267	126	141	125	142	0	0	85	100	17	64	69	67	21	2	113	146	211	46							
	53%	50%	56%	100%FG	100%FG	0	0	100%I	41%O	30%O	56%	100%I	85%IJ	31%O	4%	58%	51%	54%	49%							
Freshman in college	125	61	64	125	0	0	0	67	24	7	27	54	14	6	1	51	67	99	18							
	25%	24%	25%	100%EFG	0	0	0	79%I	10%O	13%O	23%I	78%I	18%IO	9%	2%	26%	23%	25%	19%							
Sophomore in college	142	65	77	0	142	0	0	18	76	10	37	15	53	15	1	62	79	112	28							
	28%	26%	31%	0	100%DFG	0	0	21%O	31%J	18%O	32%O	22%O	67%HI	22%O	2%	32%	27%	28%	30%							
Junior/Senior (Net)	234	124	110	0	111	123	0	144	39	51	0	12	46	54	81	142	182	48								
	47%	50%	44%	0	100%DE	100%DE	0	59%H	70%H	44%HL	0	15%HL	69%H	96%HI	42%	49%	46%	51%								
Junior in college	111	61	50	0	111	0	0	69	19	23	0	12	37	12	40	67	93	17								
	22%	24%	20%	0	100%DEG	0	0	28%H	34%H	20%HL	0	15%HL	55%HL	21%HL	21%	23%	24%	18%								
Senior in college	123	63	60	0	0	123	0	75	20	28	0	0	9	42	41	75	89	31								
	25%	25%	24%	0	0	100%DE	0	31%H	36%H	24%HL	0	0	13%H	75%HI	21%	26%	23%	33%R								
Graduate student	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
None of these	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Prefer not to answer	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0							

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

Question Q1

Did you take a personal finance class in High School?

	Gender		Level in College						Age						Grew Up In		College is a . . .		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Yes	174	98	76	39	53	47	35	32	97	18	27	23	31	28	23	67	105	137	35
	35%	39%	30%	31%	37%	42%	28%	38%	40%	32%	23%	33%	39%	42%	41%	35%	36%	35%	37%
No	289	136	153	78	80	57	74	47	130	33	78	41	43	32	31	114	162	227	51
	58%	54%	61%	62%	56%	51%	60%	55%	53%	59%	68%	59%	54%	48%	55%	59%	56%	58%	54%
Don't recall	38	16	22	8	9	7	14	6	17	5	10	5	5	7	2	13	21	29	8
	8%	6%	9%	6%	6%	6%	11%	7%	7%	9%	9%	7%	6%	10%	4%	7%	7%	7%	9%

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

Question Q2

Where have you learned the MOST about personal finance - things like creating a monthly budget?

	Gender		Level in College						Age						Grew Up In		College is a . . .	
	(A)	(B)	Fresh- man	Soph- man	Junior	Senior	16- 18	19- 22	23- 25	26 or older	18 (L)	19 (M)	20 (N)	21 (O)	Rural	Urban	State school	Private school
Total	501	250	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Unweighted Total	501	250	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Parents	292	146	68	81	61	82	53	162	33	44	43	55	43	35	122	157	231	54
	58%	58%	54%	57%	55%	67%D	62%K	66%K	59%K	38%	62%K	70%K	64%K	63%K	63%	55%	59%	57%
Books/Magazines/the Internet	85	42	18	24	30	13	9	36	13	26	6	10	10	12	23	59	63	19
	17%	17%	14%	17%	27%DG	11%	11%	15%	23%HL	9%	13%	15%	15%	21%L	12%	20%P	16%	20%
Middle and/or High school	54	29	25	21	16	8	9	20	26	2	6	17	7	5	20	33	43	10
	11%	12%	10%	17%FG	11%	7%	7%	24%I	11%	4%	5%	25%IJ	9%	10%	9%	10%	11%	11%
Friends	25	11	14	5	8	5	7	1	7	5	12	1	2	3	1	9	16	5
	5%	4%	6%	4%	6%	5%	6%	1%	3%	9%HI	1%	3%	4%	2%	5%	6%	5%	5%
Other	45	22	23	13	7	12	2	13	3	27	2	5	4	3	20	23	37	6
	9%	9%	9%	10%	6%	10%	2%	5%	5%	23%HI	3%	6%	6%	5%	10%	8%	9%	6%

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



Question Q4

How much credit card debt do you currently have?

Base = Have 1 or more credit cards

	Gender		Level in College										Age				Grew Up In			College is a . . .	
	Male (A)	Female (B)	Fresh (D)	Soph (E)	Junior (F)	Senior (G)	18 (H)	19 (I)	20 (J)	21 (K)	22 (L)	23 (M)	24 (N)	25 (O)	26 (P)	27 (Q)	Rural (R)	Urban (S)	Private school (S)		
Unweighted Total	321	171	150	53*	93*	79*	96*	29**	173	43*	75*	26**	52*	40*	47*	121	188	258	56*		
Any (Net)	196	105	91	34	52	53	57	10	86	31	68	8	23	19	23	78	110	157	32		
	61%	61%	61%	64%	56%	67%	59%	34%	50%	72%I	91%I	31%	44%	48%	49%	64%	59%	61%	57%		
										MNO	JMNO										
Less than \$500	70	41	29	19	17	18	16	8	38	8	15	7	11	10	12	25	41	60	9		
	22%	24%	19%	36%EG	18%	23%	17%	28%	22%	19%	20%	27%	21%	25%	26%	21%	22%	23%	16%		
\$500-\$1,000	46	21	25	5	13	12	16	2	20	5	19	1	5	5	4	20	25	32	12		
	14%	12%	17%	9%	14%	15%	17%	7%	12%	12%	25%IM	4%	10%	13%	9%	17%	13%	12%	21%		
More than \$1,000	80	43	37	10	22	23	25	0	28	18	34	0	7	4	7	33	44	65	11		
	25%	25%	25%	19%	24%	29%	26%	0	16%	42%I	45%IM	0	13%	10%	15%	27%	23%	25%	20%		
										MNO	NO										
None	120	66	54	18	40	25	37	19	85	10	6	18	28	21	24	41	75	96	24		
	37%	39%	36%	34%	43%	32%	39%	66%	49%J	23%K	8%	69%	54%JK	53%J	51%JK	34%	40%	37%	43%		
										K											
I have no idea	5	0	5	1	1	1	2	0	2	2	1	0	1	0	0	2	3	5	0		
	2%	0	3%B	2%	1%	1%	2%	0	1%	5%	1%	0	2%	0	0	2%	2%	2%	0		

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G - H/I/J/K/L/M/N/O - P/Q - R/S  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

Question Q5

What is the Annual Percentage Rate (APR) on the credit card you use the MOST?

Base = Have 1 or more credit cards

	Gender		Level in College						Age						Grew Up In		College is a . . .		
	(A)	(B)	Fresh- man (D)	Soph- omore (E)	Junior (F)	Senior (G)	16- 18 (H)	19- 22 (I)	23- 25 (J)	26 or older (K)	18 (L)	19 (M)	20 (N)	21 (O)	Rural (P)	Urban (Q)	State school (R)	Private school (S)	
Unweighted Total	321	171	150	53*	93*	79*	96*	29**	173	43*	75*	26**	52*	40*	47*	121	188	258	56*
0.00	10	4	6	0	4	4	2	1	8	0	1	1	3	4	0	4	6	9	1
	3%	2%	4%	0	4%	5%	2%	3%	5%	0	1%	4%	6%	10%	JK	0	3%	3%	2%
0.01-1.99	4	2	2	0	2	1	1	1	2	0	1	0	1	0	1	1	3	3	1
	1%	1%	1%	0	2%	1%	1%	3%	1%	0	1%	0	2%	0	2%	1%	2%	1%	2%
2.00-5.99	26	12	14	1	8	11	6	1	21	1	3	1	9	3	7	9	17	25	1
	8%	7%	9%	2%	9%	14%	6%	3%	12%	2%	4%	4%	17%	JK	8%	15%	JK	7%	9%
6.00-9.99	38	25	13	10	12	6	10	5	17	7	9	4	3	5	5	13	24	35	3
	12%	15%	9%	19%	13%	8%	10%	17%	10%	16%	12%	15%	6%	13%	11%	11%	13%	14%	5%
10.00-14.99	35	19	16	4	11	8	12	0	19	6	10	0	6	2	7	15	20	25	9
	11%	11%	11%	8%	12%	10%	13%	0	11%	14%	13%	0	12%	5%	15%	12%	11%	10%	16%
15.00-19.99	38	20	18	5	8	13	12	3	20	6	9	3	10	1	5	12	26	29	9
	12%	12%	12%	9%	9%	16%	13%	10%	12%	14%	12%	12%	19%	3%	11%	10%	14%	11%	16%
20.00-24.99	19	9	10	1	5	7	6	0	10	2	7	0	1	2	1	5	13	16	3
	6%	5%	7%	2%	5%	9%	6%	0	6%	5%	9%	0	2%	5%	2%	4%	7%	6%	5%
25.00 or higher	11	7	4	3	4	1	3	1	2	3	5	1	0	1	1	6	5	6	5
	3%	4%	3%	6%	4%	1%	3%	3%	1%	7%	7%	4%	0	3%	2%	5%	3%	2%	9%
Don't know	140	73	67	29	39	28	44	17	74	18	30	16	19	22	20	56	74	110	24
	44%	43%	45%	55%	42%	35%	46%	59%	43%	42%	40%	62%	37%	55%	43%	46%	39%	43%	43%
Mean	12.6	13.0	12.2	14.2	11.5	12.5	13.2	11.6	10.9	15.9	14.9	13.2	9.8	9.0	11.1	13.1	12.3	11.8	16.5R
Standard Deviation	8.36	8.91	7.70	9.83	7.89	9.27	7.19	13.39	7.15	9.82	7.52	14.15	6.95	7.70	6.86	9.11	7.97	7.89	9.58
Standard Error	0.62	0.90	0.85	2.01	1.07	1.30	1.00	3.87	0.72	1.96	1.12	4.47	1.21	1.81	1.32	1.13	0.75	0.65	1.69

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G - H/I/J/K/L/M/N/O - P/Q - R/S  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

Question Q5

What is the Annual Percentage Rate (APR) on the credit card you use the MOST?

Base = Have 1 or more credit cards

Gender		Level in College		Age		Grew Up In		College is a . . .												
Fresh- Soph-		16-	19-	23-	26 or															
Total Male	Female	man	omore	Junior	Senior	18	22	25	older	18	19	20	21	Rural	Urban	school	school	Private		
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(S)	
321	171	150	53*	93*	79*	96*	29**	173	43*	75*	26**	52*	40*	47*	121	188	258	56*		
Unweighted Total		12.0		12.0	10.5	11.0	13.0	13.8	8.0	11.5	13.6	14.0	8.0	11.0	9.5	10.0	12.0	12.0	11.0	16.0
Median																				

Proportions/Mean: Columns Tested (5% risk level) - B/C - D/E/F/G - H/I/J/K/L/M/N/O - P/Q - R/S  
 Overlap formulae used. \* small base; \*\* very small base (under 30) ineligible for sig testing

Question Q6

How long do you think it will take you to pay off your student loans?

	Gender		Level in College										Age				Grew Up In		College is a . . .
	Total Male (A)	Female (B)	Freshman (D)	Sophomore (E)	Junior (F)	Senior (G)	16-18 (H)	19-22 (I)	23-25 (J)	26 or older (K)	18 (L)	19 (M)	20 (N)	21 (O)	Rural (P)	Urban (Q)	State School (R)	Private School (S)	
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
I don't have student loans	170	93	77	52	48	33	37	36	86	13	35	27	29	24	19	59	103	153	15
	34%	37%	31%	42%	34%	30%	30%	42%	35%	23%	30%	39%	37%	36%	34%	30%	36%	39%	16%
Have student loans (Net)	331	157	174	73	94	78	86	49	158	43	80	42	50	43	37	135	185	240	79
	66%	63%	69%	58%	66%	70%	70%	58%	65%	77%	70%	61%	63%	64%	66%	70%	64%	61%	84%
10 years or less (Subnet)	251	124	127	61	72	58	60	42	128	31	49	37	41	33	30	103	142	185	58
	50%	50%	51%	49%	51%	52%	49%	49%	52%	55%	43%	54%	52%	49%	54%	53%	49%	47%	62%
Less than 5 years	108	62	46	29	24	26	29	18	62	14	13	16	17	17	17	40	65	91	15
	22%	25%	18%	23%	17%	23%	24%	21%	25%	25%	11%	23%	22%	25%	30%	21%	23%	23%	16%
5-10 years	143	62	81	32	48	32	31	24	66	17	36	21	24	16	13	63	77	94	43
	29%	25%	32%	26%	34%	29%	25%	28%	27%	30%	31%	30%	30%	24%	23%	32%	27%	24%	46%
More than 10 years	51	23	28	3	14	14	20	1	20	8	22	1	5	7	5	22	28	32	18
	10%	9%	11%	2%	10%	13%	16%	1%	8%	14%	19%	1%	6%	10%	9%	11%	10%	8%	19%
I have no idea	29	10	19	9	8	6	6	6	10	4	9	4	4	3	2	10	15	23	3
	6%	4%	8%	7%	6%	5%	5%	7%	4%	7%	8%	6%	5%	4%	4%	5%	5%	6%	3%

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

Question Q7

If you put \$5,000 on a credit card with an 18% annual interest rate, and made the minimum payment every month, how long would it take to pay off the debt?

	Gender		Level in College										Age				Grew Up In		College is a . . .	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	
Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*	
2 years	49	29	20	16	13	12	8	9	28	7	5	6	15	7	5	12	35	40	6	6
7 years	117	57	60	35	31	17	34	21	54	15	27	16	18	9	14	51	61	91	24	26
14 years	91	42	49	15	27	28	21	10	48	10	22	9	11	16	12	38	50	73	17	18
46 years	96	60	36	20	26	22	28	14	33	12	37	11	10	6	10	40	55	74	20	21
Don't know/Prefer not to answer	148	62	86	39	45	32	32	31	81	12	24	27	25	29	15	53	87	115	27	29

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

Question Q8

If your credit card was maxed out and you had to borrow \$100 for an unexpected classroom fee, which loan option would be the MOST expensive?

	Gender		Level in College										Age		Grew Up In		College is a . . .		
	Male (A)	Female (B)	Fresh (D)	Sophomore (E)	Junior (F)	Senior (G)	16-18 (H)	19-22 (I)	23-25 (J)	26-30 (K)	31-35 (L)	36-40 (M)	41-45 (N)	46-50 (O)	51-55 (P)	56-60 (Q)	Rural (R)	Urban (S)	Private School (S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Overdraw your checking account	183	92	91	50	49	34	50	40	98	15	30	30	34	25	25	81	95	141	36
Get a payday loan	178	83	95	40	55	46	37	19	85	20	53	15	25	25	22	64	107	143	32
Borrow from a friend or relative	102	59	43	20	28	26	28	13	49	19	21	13	16	15	8	38	61	79	22
Don't know/Prefer not to answer	38	16	22	15	10	5	8	13	12	2	11	11	4	2	1	11	25	30	4

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

Question Q9

Do you use a monthly budget to plan your spending and work toward long term financial goals?

	Gender		Level in College						Age						Grew Up In		College is a . . .		
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Yes	303	146	157	77	82	81	63	52	149	38	64	41	51	44	31	119	175	235	61
	60%	58%	63%	62%	58%	73%	51%	61%	61%	68%	56%	59%	65%	66%	55%	61%	61%	60%	65%
No	198	104	94	48	60	30	60	33	95	18	51	28	28	23	25	75	113	158	33
	40%	42%	37%	38%	42%	27%	49%	39%	39%	32%	44%	41%	35%	34%	45%	39%	39%	40%	35%

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



Question Q11

Where do you get the majority of your financial news?

	Gender		Level in College						Age						Grew Up In		College is a . . .		
	Total	Female	Fresh-	Soph-	16-19	20-22	23-25	26 or older	18	19	20	21	Rural	Urban	State	Private			
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Follow financial news (Net)	449	231	218	112	126	105	106	79	227	51	92	65	76	64	52	169	267	352	88
	90%	92%	C 87%	90%	89%	95%	G 86%	93%	K 93%	K 91%	80%	94%	K 96%	K 93%	K 87%	93%	P 90%	94%	
Media (Subnet)	354	192	162	80	99	91	84	53	184	40	77	44	62	52	40	122	225	279	67
	71%	77%	C 65%	64%	70%	82%	DEG 68%	62%	75%	H 71%	67%	64%	78%	H 71%	63%	78%	P 71%	71%	
Online	221	127	94	49	60	59	53	31	119	32	39	26	43	31	26	71	148	172	45
	44%	51%	C 37%	39%	42%	53%	D 43%	36%	49%	K 57%	H 34%	38%	54%	HK 46%	46%	37%	51%	P 44%	48%
TV	103	51	52	24	30	25	24	19	49	8	27	16	12	15	11	42	59	82	19
	21%	20%	21%	19%	21%	23%	20%	22%	20%	14%	23%	23%	15%	22%	20%	22%	20%	21%	20%
Newspapers	30	14	16	7	9	7	7	3	16	0	11	2	7	6	3	9	18	25	3
	6%	6%	6%	6%	6%	6%	6%	4%	7%	0	10%	J 3%	9%	J 5%	5%	6%	6%	3%	3%
People (Subnet)	95	39	56	32	27	14	22	26	43	11	15	21	14	12	12	47	42	73	21
	19%	16%	22%	26%	F 19%	13%	18%	31%	I 18%	20%	13%	30%	I 18%	18%	21%	24%	Q 15%	19%	22%
Family	81	32	49	30	23	10	18	24	37	9	11	20	13	12	8	39	39	60	20
	16%	13%	20%	B 24%	F 16%	9%	15%	28%	I 15%	16%	10%	29%	I 16%	18%	14%	20%	14%	15%	21%
Friends	14	7	7	2	4	4	4	2	6	2	4	1	1	0	4	8	3	13	1
	3%	3%	3%	2%	3%	4%	3%	2%	2%	4%	3%	1%	1%	0	7%	IN 4%	Q 1%	3%	1%
I don't follow financial news	52	19	33	13	16	6	17	6	17	5	23	4	3	3	4	25	21	41	6
	10%	8%	13%	B 10%	11%	5%	14%	F 7%	7%	9%	20%	HI 6%	4%	4%	7%	13%	Q 7%	10%	6%

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

Question Q12

How many millions are in a trillion?

	Gender		Level in College										Age					Grew Up In		College is a . . .	
	Total Male (A)	Female (B)	Fresh (C)	Sophomore (D)	Junior (E)	Senior (F)	16-18 (G)	19-22 (H)	23-25 (I)	26 or older (J)	18 (K)	19 (L)	20 (M)	21 (N)	Rural (O)	Urban (P)	State school (Q)	Private school (R)			
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*		
One hundred	64	25	39	16	19	16	13	11	31	9	12	9	12	12	4	26	37	50	11		
Ten thousand	94	58	36	22	24	20	28	16	54	10	14	11	16	12	15	37	50	75	18		
One million	212	120	92	46	64	53	49	35	112	21	44	31	33	33	30	75	131	170	41		
One billion	77	32	45	19	24	10	24	15	30	11	21	12	10	6	5	31	43	58	18		
Not sure	54	15	39	22	11	12	9	8	17	5	24	6	8	4	2	25	27	40	6		

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

Question Q13

How much debt does the federal government currently have?

	Gender		Level in College										Age				Grew Up In		College is a . . .	
	Male (A)	Female (B)	Freshman (C)	Sophomore (D)	Junior (E)	Senior (F)	16-18 (G)	19-22 (H)	23-25 (I)	26 or older (J)	18 (K)	19 (L)	20 (M)	21 (N)	Rural (O)	Urban (P)	State School (Q)	Private School (R)		
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*	
\$900 billion	53	20	33	18	17	8	10	9	30	7	7	6	12	7	6	19	31	46	6	
\$4 trillion	82	43	39	18	22	21	21	15	37	5	25	13	13	10	7	28	50	61	18	
\$11 trillion	172	103	69	34	54	38	46	31	93	22	26	24	31	27	25	55	112	139	33	
\$258 trillion	110	51	59	26	29	30	25	16	46	12	36	12	11	13	10	56	53	82	25	
Not sure	84	33	51	29	20	14	21	14	38	10	21	14	12	10	8	36	42	65	12	
	17%	13%	20%B	23%F	14%	13%	17%	16%	16%	18%	18%	20%	15%	15%	14%	19%	15%	17%	13%	

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

Question Q14

Do you think that by the time you retire, social security will be available for you?

	Gender		Level in College					Age					Grew Up In		College is a . . .				
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Yes	154	79	75	49	44	29	32	37	69	16	31	30	25	19	16	47	100	125	27
	31%	32%	30%	39%	FG	31%	26%	44%	I	28%	29%	27%	43%	I	32%	24%	35%	P	29%
No	347	171	176	76	98	82	91	48	175	40	84	39	54	48	40	147	188	268	67
	69%	68%	70%	61%	69%	74%	D	74%	H	71%	73%	H	57%	72%	71%	76%	Q	65%	68%

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

Question Q15

If a product is very popular, but the supply is low, you can expect...

	Gender		Level in College										Age				Grew Up In		College is a . . .
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Prices to be high to increase profits	462	233	229	114	131	103	114	80	230	47	104	64	74	64	54	185	261	366	85
Prices to be set low so that it sells out quickly	19	10	9	8	3	4	4	4	8	4	3	4	3	2	1	4	15	11	7
Lots of advertising of the product	11	4	7	0	4	3	4	0	3	4	4	0	1	1	1	3	6	9	1
Don't know/Not sure	9	3	6	3	4	1	1	1	3	1	4	1	1	0	0	2	6	7	1

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

Question Q16

Do you think that UFO's exist?

	Gender		Level in College				Age				Grew Up In		College is a . . .						
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)
Total Male	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
Female	238	128	110	63	65	54	56	44	97	26	70	36	28	32	20	100	129	188	45
Unweighted Total	48%	51%	44%	50%	46%	49%	46%	52%M	40%	46%	61%I	52%M	35%	48%	36%	52%	45%	48%	48%
Yes	263	122	141	62	77	57	67	41	147	30	45	33	51	35	36	94	159	205	49
No	52%	49%	56%	50%	54%	51%	54%	48%	60%K	54%	39%	48%	65%HK	52%	64%K	48%	55%	52%	52%

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

Question Q18

What is your age?

	Gender		Level in College							Age					Grew Up In		College is a . . .		
	Male (A)	Female (B)	Fresh- man (D)	Soph- omore (E)	Junior (F)	Senior (G)	16- 18 (H)	19- 22 (I)	23- 26 or older (J)	18 (K)	19 (L)	20 (M)	21 (N)	Rural (O)	Urban (P)	State school (R)		Private school (S)	
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*
16 - 17	12	7	5	11	1	0	0	12	0	0	0	0	0	0	0	4	6	11	1
	2%	3%	2%	9%	EFG	1%	0	14%	IJ	0	0	0	0	0	2%	2%	3%	3%	1%
18	69	38	31	54	15	0	0	69	0	0	0	69	0	0	0	25	43	53	15
	14%	15%	12%	43%	EFG	11%	FG	81%	IJ	0	0	100%	HI	0	0	13%	15%	13%	16%
19	79	34	45	14	53	12	0	79	0	0	0	79	0	0	27	51	63	16	17%
	16%	14%	18%	11%	G	37%	DFG	11%	G	0	0	100%	HIJ	0	14%	18%	16%	16%	17%
20	67	29	38	6	15	37	9	67	0	0	0	67	0	0	21	45	55	12	13%
	13%	12%	15%	5%	11%	33%	DEG	7%	0	27%	HJ	0	0	100%	HI	11%	16%	14%	13%
21	56	29	27	1	1	12	42	56	0	0	0	56	0	0	20	34	36	20	21%
	11%	12%	11%	1%	1%	11%	DE	34%	DE	0	0	23%	HJ	0	100%	HI	10%	12%	21%
22	42	23	19	3	7	8	24	42	0	0	0	42	0	0	16	23	36	6	6%
	8%	9%	8%	2%	5%	7%	20%	DE	0	17%	HJ	0	0	0	8%	8%	9%	6%	6%
23 - 25	54	29	25	6	10	19	19	0	0	54	0	0	0	0	24	28	40	11	12%
	11%	12%	10%	5%	7%	17%	DE	15%	DE	0	0	96%	HI	0	12%	10%	10%	10%	12%
26 or older	115	55	60	27	37	23	28	0	0	115	0	0	0	0	55	54	92	13	14%
	23%	22%	24%	22%	26%	21%	23%	0	0	100%	HI	0	0	0	28%	Q	19%	23%	S
Prefer not to answer	7	6	1	3	3	0	1	4	0	2	0	0	0	0	2	4	7	0	0
	1%	2%	*	2%	2%	0	1%	5%	IK	0	4%	IK	0	0	1%	1%	2%	0	0
Mean	24.1	24.1	24.1	22.2	24.0	25.2D	24.9	17.8	20.3	24.0	36.6	18.0	19.0H	20.0	21.0H	25.3Q	23.2	24.1	22.7
							D	HLM	HILM	HIJL	H	H	I	I					
								NO	MNO										

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

Question Q18

What is your age?

	Gender		Level in College						Age						Grew Up In		College is a . . .		
	Male (A)	Female (B)	Fresh (D)	Sophomore (C)	Junior (E)	Senior (F)	16-18 (G)	19-22 (H)	23-25 (I)	26 or older (J)	18 (K)	19 (L)	20 (M)	21 (N)	Rural (O)	Urban (P)	State School (Q)	Private School (R)	Other (S)
Unweighted Total	501	250	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*	
Standard Deviation	8.36	8.44	8.08	8.28	9.66	7.17	0.48	1.09	0.80	9.04	0.00	0.00	0.00	0.00	9.33	7.60	8.37	7.17	
Standard Error	0.38	0.54	0.73	0.70	0.92	0.65	0.05	0.07	0.11	0.84	0.00	0.00	0.00	0.00	0.67	0.45	0.43	0.74	
Median	21.0	21.0	18.0	20.0	21.0	22.0	18.0	20.0	24.0	35.0	18.0	19.0	20.0	21.0	21.0	20.0	21.0	21.0	

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

Question Q19

Which of the following ranges best fits your age?

	Gender		Level in College										Age				Grew Up In		College is a . . .	
	Male (A)	Female (B)	Freshman (D)	Sophomore (E)	Junior (F)	Senior (G)	16-18 (H)	19-22 (I)	23-25 (J)	26 or older (K)	18 (L)	19 (M)	20 (N)	21 (O)	Rural (P)	Urban (Q)	State School (R)	Private School (S)		
Unweighted Total	501	250	251	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*	
16-18	85	49	36	67	18	0	0	85	0	0	0	69	0	0	0	30	51	68	16	
	17%	20%	14%	54%	13%	FG	0	100%	IJ	0	0	100%	IJ	0	0	15%	18%	17%	17%	
19-22	244	115	129	24	76	69	75	0	244	0	0	79	67	56	84	153	190	54	57%	
	49%	46%	51%	19%	54%	D	61%	D	100%	HJ	0	100%	H	100%	HJ	43%	53%	P	48%	
23-25	56	31	25	7	10	19	20	0	56	0	0	56	0	0	24	30	42	11	12%	
	11%	12%	10%	6%	7%	17%	DE	0	100%	HI	0	0	0	0	12%	10%	11%	12%	12%	
26 or older	115	55	60	27	37	23	28	0	0	115	0	0	0	0	55	54	92	13	13	
	23%	22%	24%	22%	26%	21%	23%	0	0	100%	HI	0	0	0	28%	Q	19%	23%	S	
Prefer not to answer	1	0	1	0	1	0	0	0	0	0	0	0	0	0	1	0	1	0	0	
	*	0	*	0	1%	0	0	0	0	0	0	0	0	0	1%	0	*	0	0	

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

Question Q20

Which of the following best describes the setting in which you grew up. If more than one describes the setting because you moved, please think about the one in which you spent the most time.

	Gender		Level in College										Age				Grew Up In		College is a . . .	
	(A)	(B)	Fresh	Soph-	man	Junior	Senior	16-18	19-22	23-26	or older	18	19	20	21	Rural	Urban	State school	Private school	
Total	501	250	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*		
Unweighted Total	501	250	125	142	111	123	85*	244	56*	115	69*	79*	67*	56*	194	288	393	94*		
Urban	288	158	130	67	79	67	75	51	153	30	54	43	51	45	34	0	288	229	55	
	57%	63%	C	52%	54%	56%	60%	61%	60%	63%	K	54%	47%	62%	K	65%	K	67%	61%	
																0	100%	P	58%	
Rural	194	82	112	51	62	40	41	30	84	24	55	25	27	21	20	194	0	146	39	
	39%	33%	45%	B	41%	44%	36%	33%	35%	34%	43%	48%	I	36%	34%	31%	36%	100%	Q	
																0	100%	Q	0	
Not sure	19	10	9	7	1	4	7	4	7	2	6	1	1	1	2	0	0	18	0	
	4%	4%	4%	6%	E	1%	4%	6%	E	5%	L	3%	4%	5%	1%	1%	4%	5%	S	
																0	0	5%	S	

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

