

**The INFORMED Index™** is a national research study sponsored by Citizens Financial Group that goes beyond simply quantifying the cost of college to explore how current students, their parents and former students feel about student loans. The study uncovers their feelings on the benefits of a college education, their experiences managing loans after college and the impact student loans have on their lives as well as their exposure to education financing during the college years and prior to admission.

This synopsis highlights key findings from a comprehensive report that will be made available in late October 2014.

## KEY FINDINGS

**Former college students say they are uncomfortable with their level of student loan debt.**



of former college students indicate they are not comfortable with their current level of student loan debt

47%

of former students would have considered not going to college had they known the impact student loans would have on their life



of former students are not able to make their student loan payments

**However, former college students believe financing their education with student loans had a positive impact on their careers.**

61%

of former college students feel financing their education through student loans had a positive impact on their ability to get a job



of former college students feel that financing their education through student loans had a positive impact on their future earning potential

61%

of former college students believe that financing their college education through student loans had a positive impact on their professional career advancement

**Overall, the majority of those surveyed would like better education around student loans and recognize the need to have a better plan to manage student debt.**



of former college students wish they had planned better for paying down their student debt

Over  
90%

of all respondents believe that colleges and high schools should play a greater role in helping students understand how to manage their debt



of current college students worry they do not have the financial background to manage their student loan debt

**In summary, the findings in this inaugural report reveal a paradox between the financial and personal stress student loans can cause and the professional success they help to facilitate. For borrowers, both sides are seemingly interconnected. While it's apparent there's a need to alleviate some of the financial stress, few are aware of education refinancing options that can help make existing student loan debt more manageable.**

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