

Digital Analytics, MKT4530-01

# **Recommendations for Hildreth Institute**

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# Table of Contents

- Executive Summary
- Methodology
- Overview
  - Overview and Trend
  - Federal vs Private
  - Complaints
  - Service providers
- Data Analysis
  - I. Navigating Student Loan Repayment Landscape
  - II. Beliefs & Sentiments
  - III. Attitudes Towards Borrowing
- Insights & Recommendations
- Social Listening - Facebook
- Key Take Aways & Recommendations

# **Executive Summary**

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# Executive Summary

## Federal Vs Private

- Private loans have a smaller % of negative results than Federals Loan
  - larger percent of the population getting federal rather than private, hence the data in federal collected have 81K over 21K for private in the last 2 months.

## Service Providers

- The main service providers include: Nelnet, The Great Lake, Aid Advantage, Mohela, and Navient. Mohela being the most negative talked about, while the Aid Advantage being the preferred one.
- Problems that typically occur usually fall under four categories: Lack of customer service, Miscalculation, trouble with UI/UX, and Inconsistency.

## Recurrent Themes:

- Lack of education and misinformation surrounding repayments
- Criticism of government's action taken against student debt
- Skepticism and mistrust surrounding government allocation of funds
- Discussion of Supreme Court and Biden's debt-relief plan and how borrowers are affected

## Recommendations:

- Workshops
- Educate borrowers on federal actions/effect
- Policy suggestion

## Beliefs and Sentiment Around Student Loans

- usage of loans is out of dire financial need
- overwhelming negative sentiment
  - 44% of the negative sentiment, only 1% being positive sentiment.

## Attitudes towards borrowing

- Negative topics include financial impact, macroeconomics, and government policies, while positivity relates to the SAVE plan, inflation, and the economy.
- Gender-wise, joy is more common among females, while anger prevails among males, reflecting a shift in emotions.

## Navigating the student loan repayment landscape

- The overwhelming confusion in navigating the loan repayment landscape
- 69% of data collected is negative, 28% being neutral, and 3% is only positive.

# Methodology

Our team used **Brandwatch** to collect social media mentions sourced from social networks, micro-blogging platforms, blogs, image sites, video sites, forums, news sites, and more.

We used the Category Tool to categorize our analysis as follow:

1. The 3 Analysis Categories
2. Federal VS Private
3. Service Providers
4. Complaints

# Overview and Trend

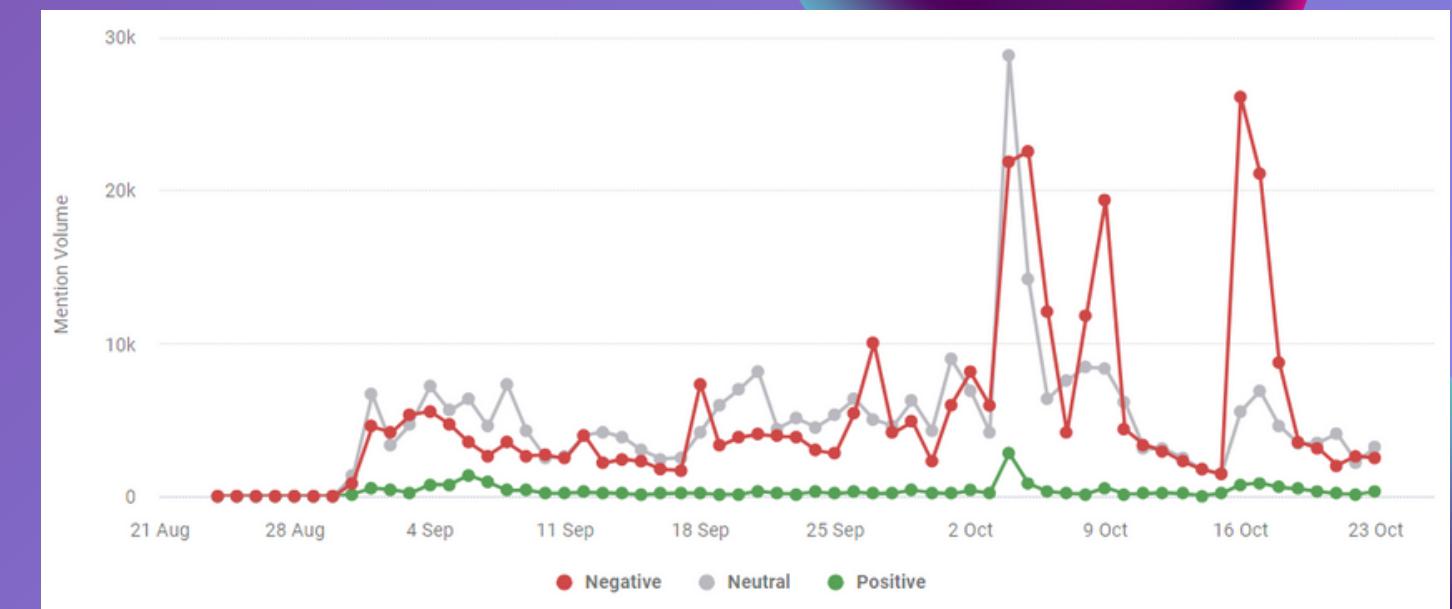
**627.09k**

Total Mentions

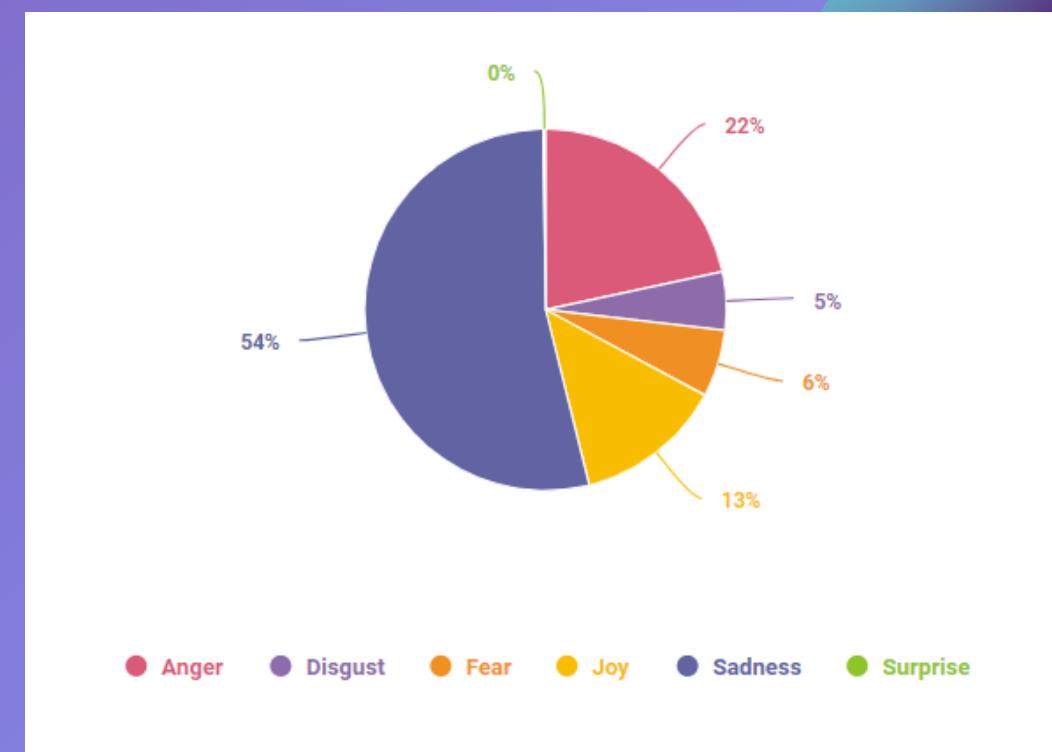
**336.46**

Total Authors

- The main sentiment and emotion towards this topic are negative and sadness.
- There was a spike in mentions on Oct. 4th after Biden's announcement of an additional \$9. billion in student debt relief.
- Twitter was the top source of mentions.



Sentiment Analysis Against Time



Emotion Analysis

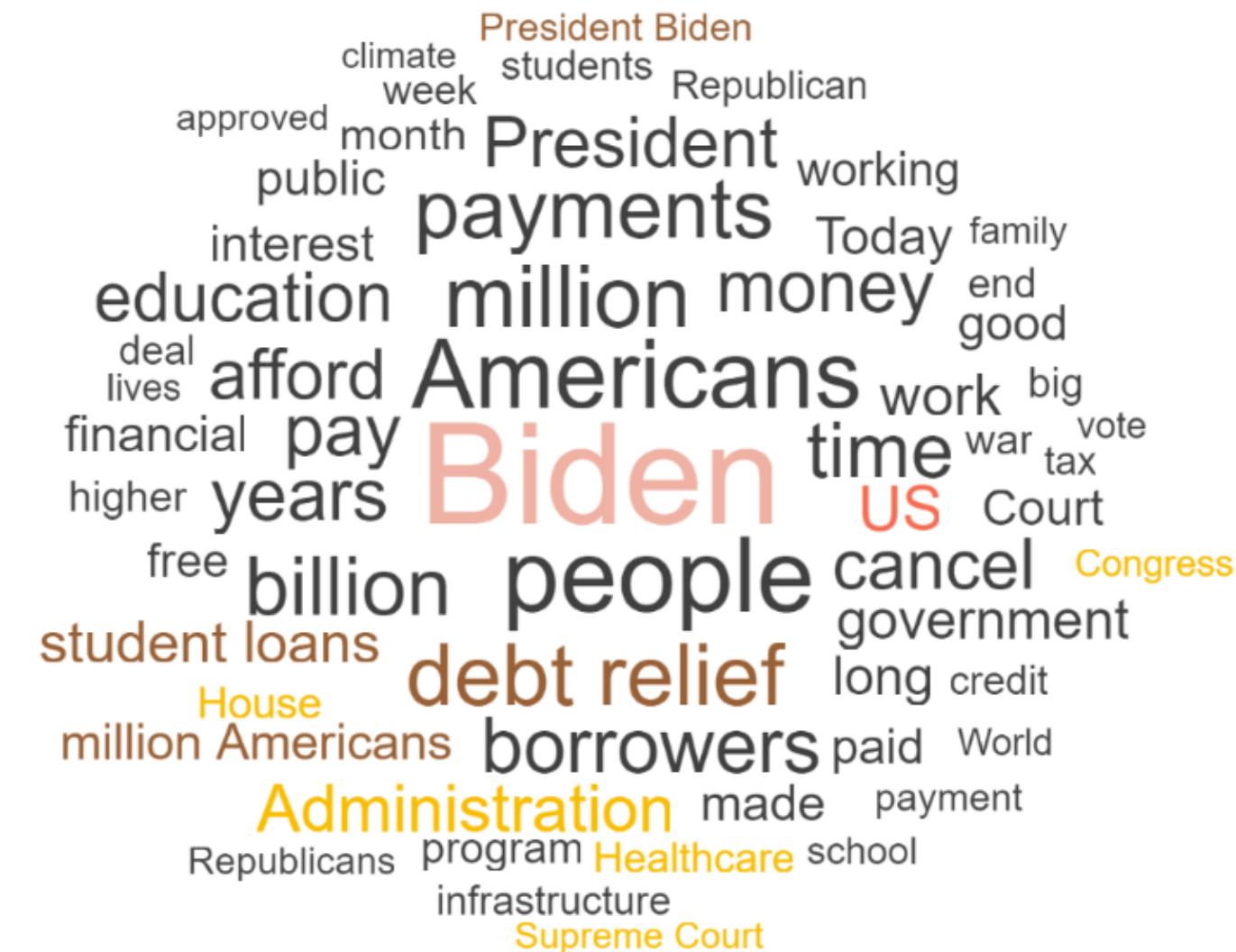
# Topics and Words

# Topic Wheel



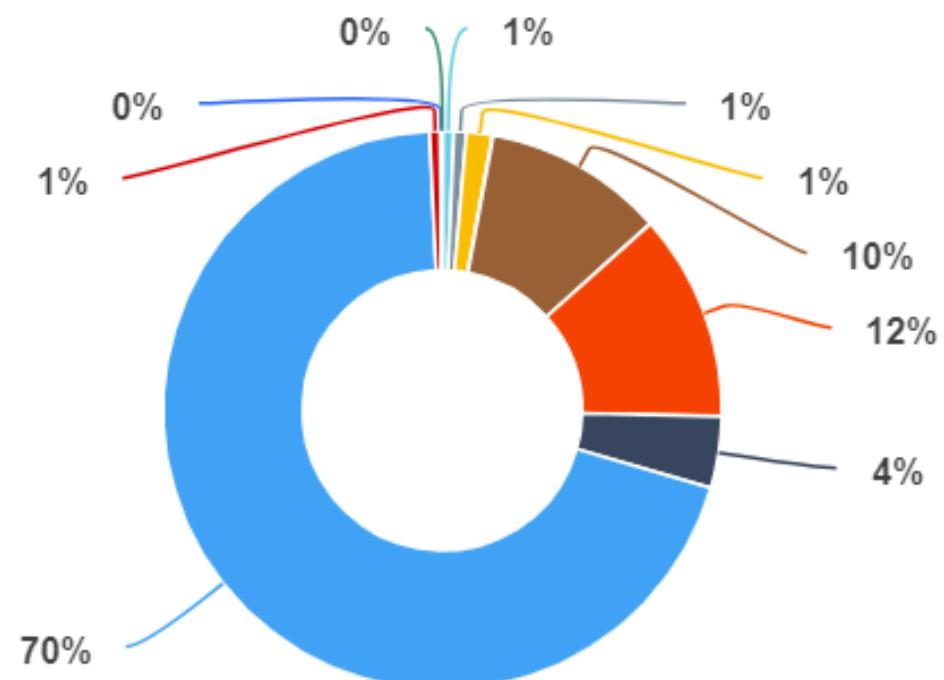
- Student Loan Forgiveness has heavy associations with political affairs.
  - The word “Biden” is commonly associated with “Cancellation” and Student Loan Forgiveness. Related, “President” is also associated with student debt relief.

# Word Cloud



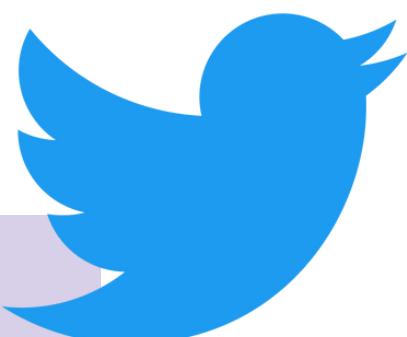
- “Biden” is the most common word in the mentions.
  - Mentions of federal student loans are commonly associated with the president likely due to his abilities to make policy changes.
  - Negative sentiments towards the government and systems due to negative sentiments towards federal loans system.

# Content Sources

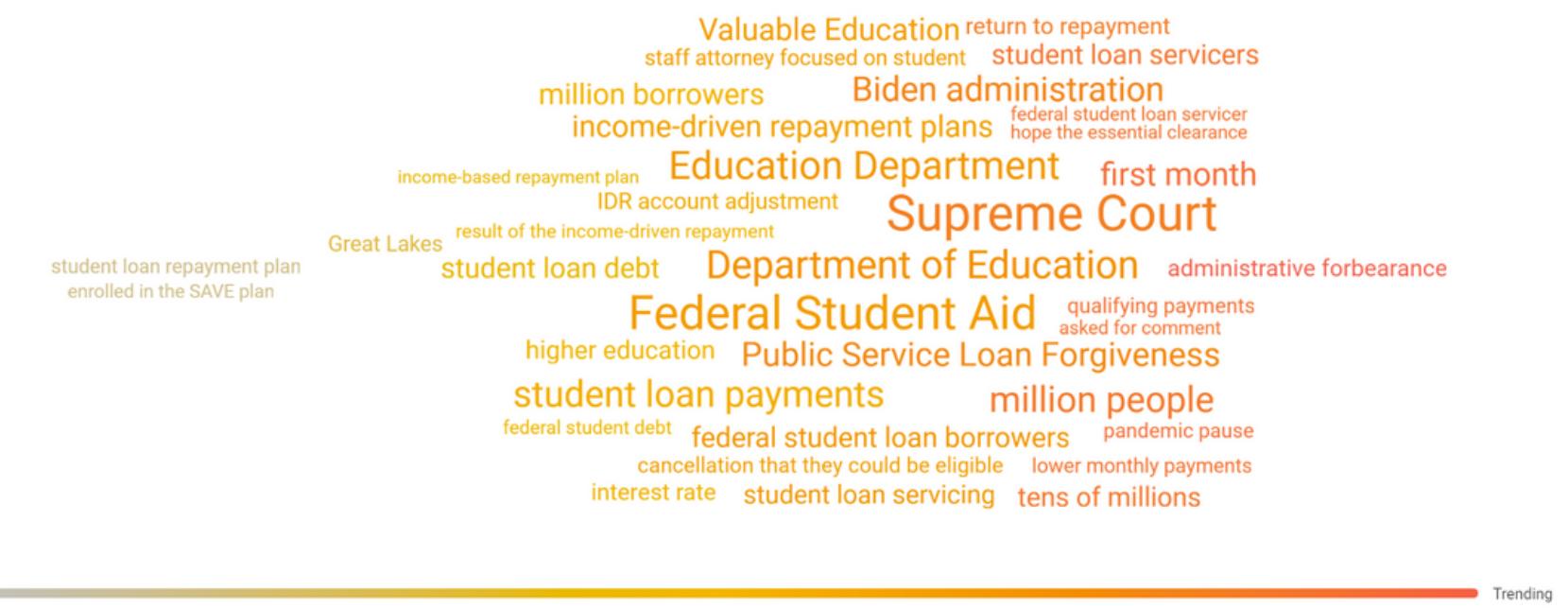


- Twitter was the top source of content (70%)
- Reddit is ranked 2nd (12%)

Source	Rank
Twitter	1
Reddit	2
News	3
Tumblr	4
Others	5



# Trending topics

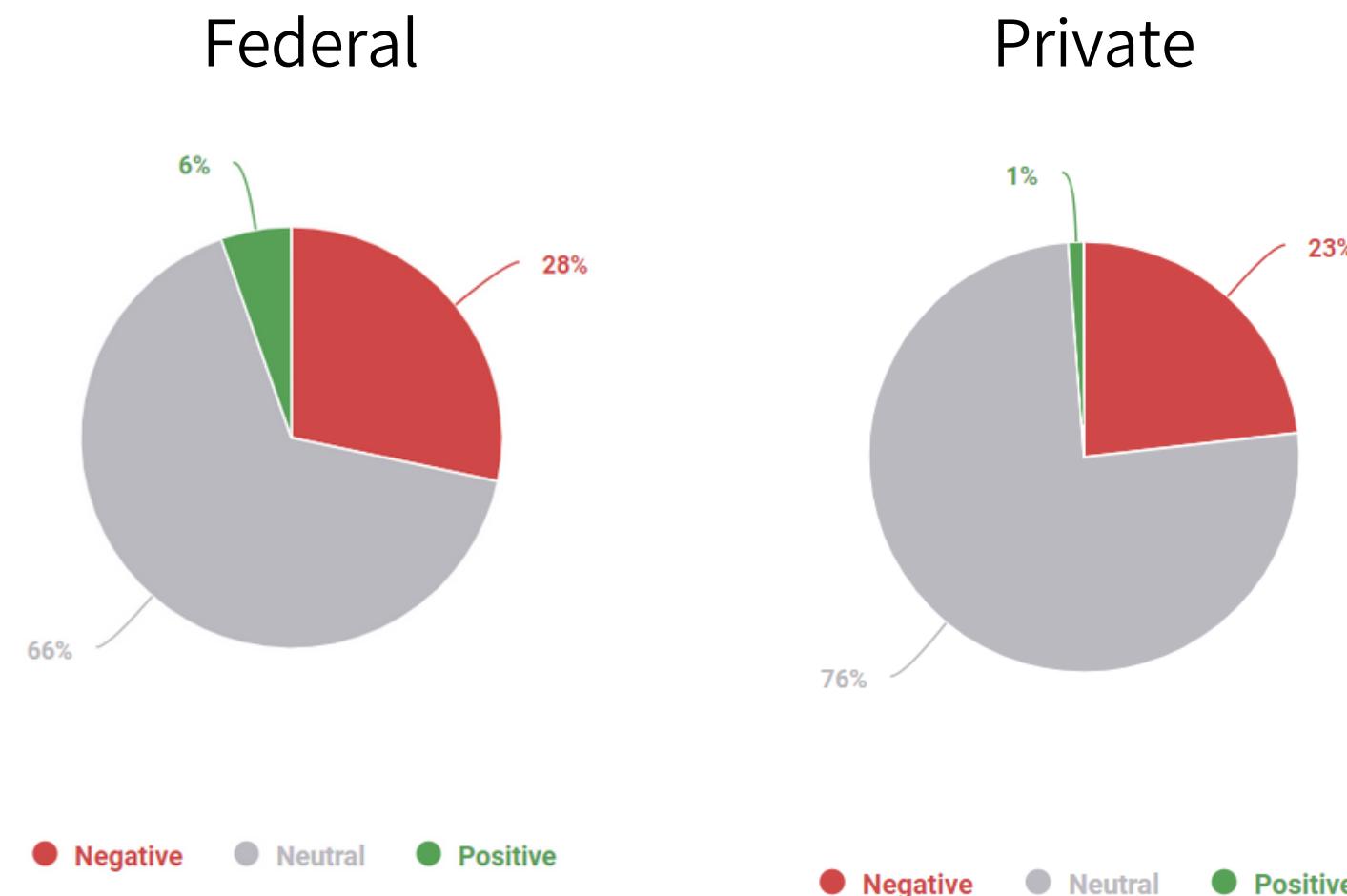


The most trending phrase in the mentions is "Administrative forbearance," which indicates a significant focus on this topic. "Federal administrations" and "systems" are also trending phrases, suggesting a broader interest in the federal government's role and systems related to borrowing and education. Conversely, student loan repayment plans are fading in trending topics, which may indicate that they are receiving less attention or discussion compared to other aspects of student loans and borrowing.

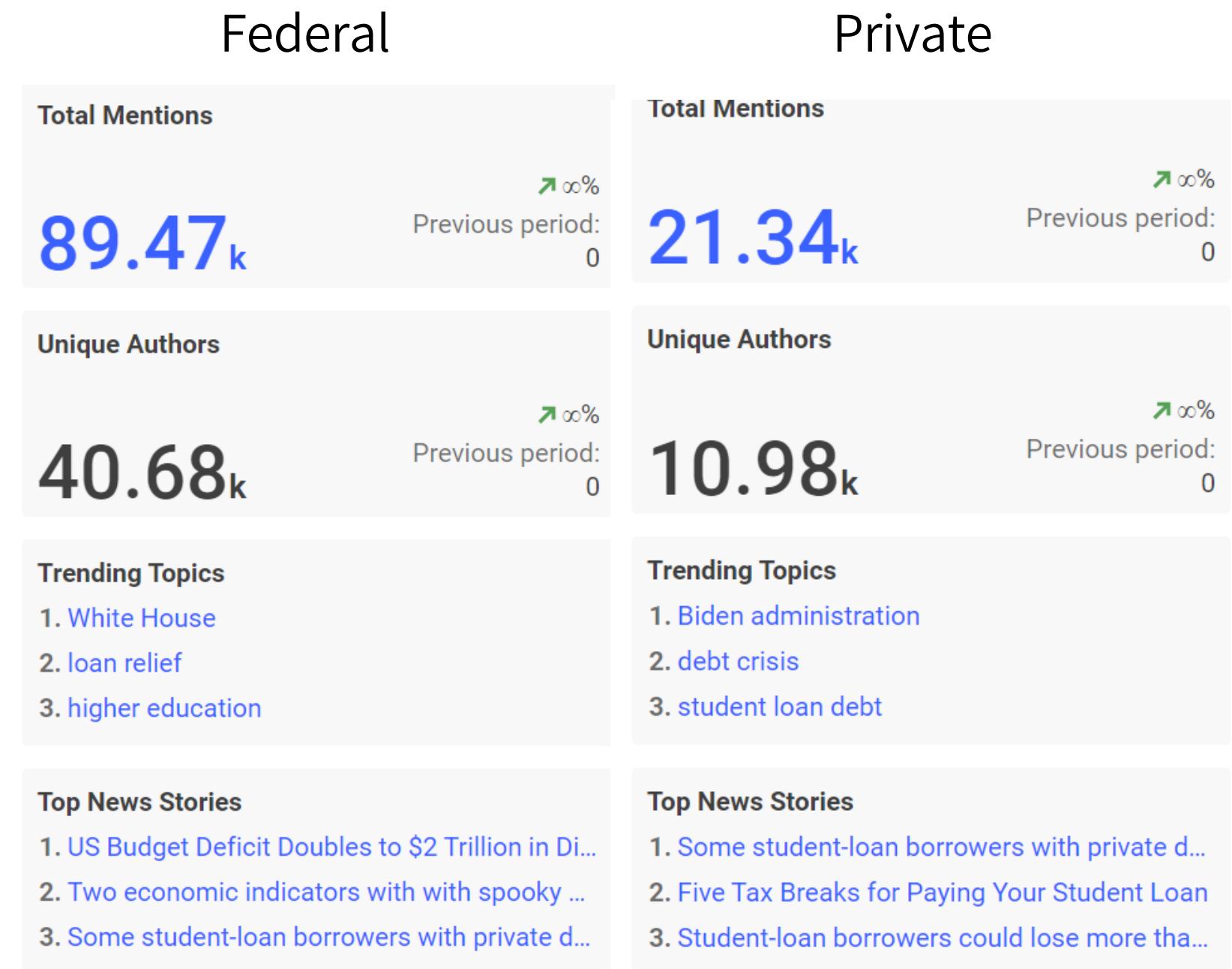
# **Federal VS Private**

# Federal vs Private Loan

Analyzing the sentiment analysis, there is more negative sentiment around federal loans versus private loans where the volume of negative sentiment is 28% and 23% respectively.



Sentiments analysis



Most mentions are related to the white house and Biden administration which rose during the the imposition of the student loan cancellation

# Conversation Topics

## Federal

- Announcements about Government's initiatives regarding forgiveness and relief for federal student loans generate excitement and shock among borrowers who may benefit from loan forgiveness programs.
- Headlines address the economic implications of student loan debt, including its impact on mortgage rates, interest rates, borrowing rates, and the overall state of the economy.
- Some headlines focus on finding free scholarship money and financial planning platforms for college, including assistance with the FAFSA application.
- Some headlines delve into broader issues related to college affordability and its impact on students.

## Private

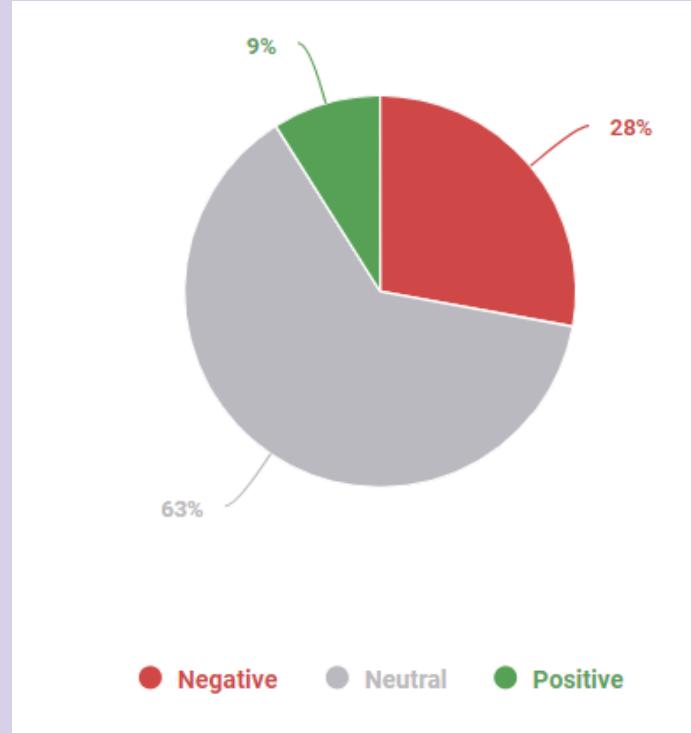
- Ongoing efforts to reduce the burden of student loans.
- Challenges and struggles of student loan borrowers, the inability of parents to help pay off their child's student debt.
- **Resumption of student loan payments:** Concern for borrowers, with discussions about the financial impact and potential hindrance to retail sales.
- The Biden administration's proposed student loan repayment plan (SAVE).

# **Service Providers**

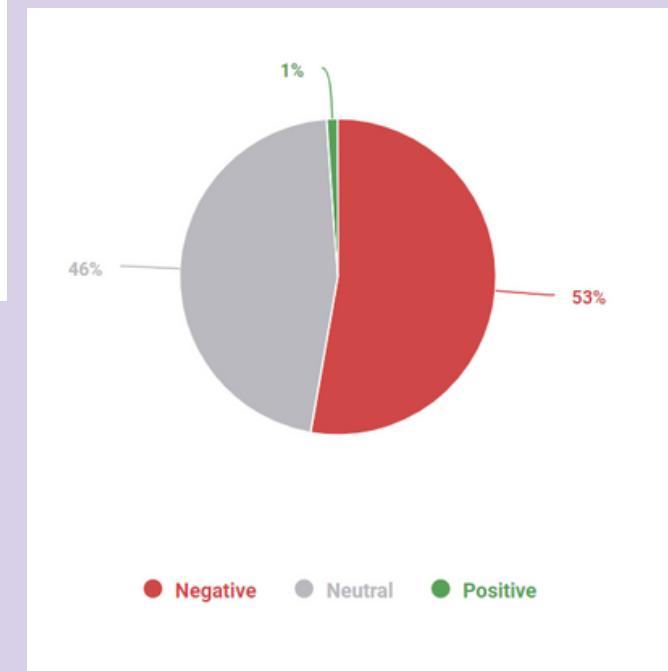
# Service Providers

## Sentiment Analysis

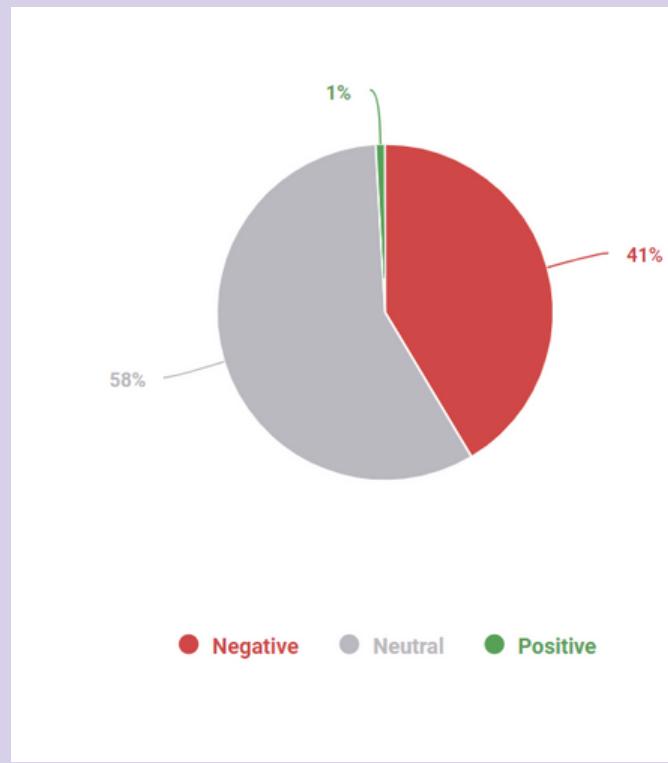
### Aid Advantage



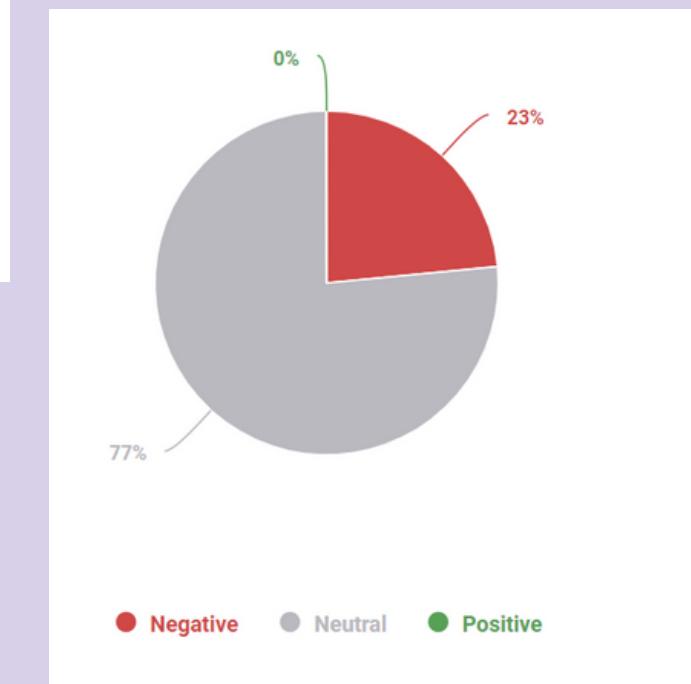
### Mohela



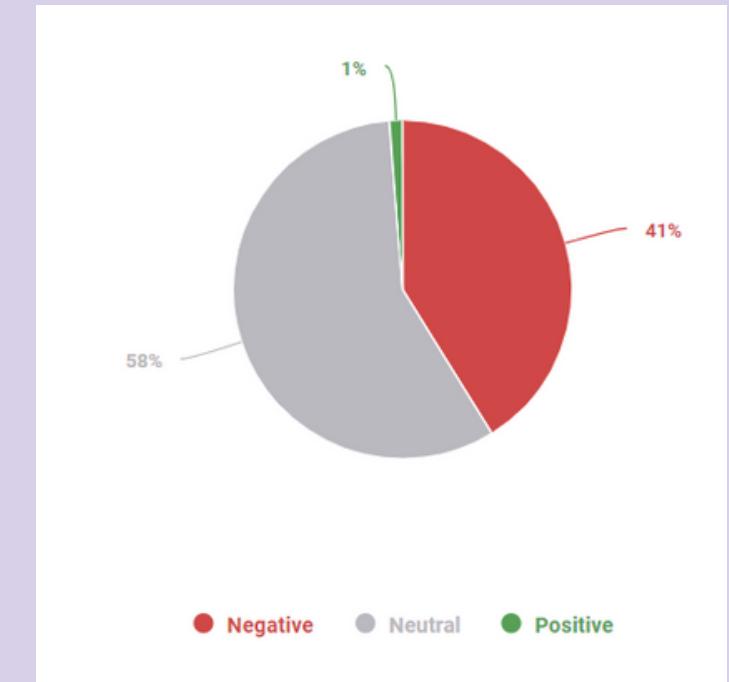
### Nelnet



### Navient



### Great Lakes



Mohela had the largest proportion of negative sentiments. Navient had the least amount of negative sentiments. Aidvantage is the only servicer with any significant percentage of positive sentiment.

# Conversations About Servicers

Most conversations are negative complaints about service providers including:

- Inconsistent communication: Errors regarding saved applications.
- Customer Service: The customer service agents are slow and insufficient.
- Bad website UX UI: People experience difficulty in navigating the websites of servicers.
- Miscalculation of student debt monthly payments.

## Examples of Conversations

 **albinojiginosis (Albino Jiginosis)** @albinojiginosis

7 Oct  
Can I get a **student loan "servicer"** with an actual functioning website? **Nelnet** has the worst website I have ever had the displeasure of being forced to use. I've dealt with Squarespace vendors that have better functionality than this black hole of a site.

Retweets: 0 Replies: 2 Impressions: 276 [Reply](#) [Retweet](#) [Like](#) | [Engage](#)

Complaints: [Dealing lender or servicer](#)

Service Providers: [Nelnet](#)

 **FilmsForChange (Holly Mosher)** @FilmsForChange

19 Oct  
RT @StrikeDebt MOHELA—a broken **student loan servicer** that got **student debt relief** struck down by the Supreme Court—has miscalculated nearly half a million people's **student debt** payment in the first month of repayment. We saw this mess coming. Why doesn't the Biden admin just fire MOHELA? <https://t.co/7x1EFJgrk>

Retweets: 0 Replies: 0 Impressions: 6783  
[Reply](#) [Retweet](#) [Like](#) | [Engage](#)

The New York Times  
**More Than 400,000 Student Loan Borrowers Had Wrong Monthly Payments**  
The Education Department's miscalculations had caused many borrowers to see higher monthly payments than they actually owed.

Complaints: [Dealing lender or servicer](#)

Service Providers: [Mohela](#)



 **CcMama61 - reddit.com** (Reddit)

**Mohela is a terrible company**

"I'm having issues too. My SAVE application went through on **student aid** site, approved by Mohela too. Then a week later received a notice from mohela for a new SAVE calculation I did not create, for over 2.5x more a month. Called, was on hold for 5.5 hours, they stated they would reprocess before payment was due. Received a notice Monday they..."

[Engage](#)

Service Providers: [Mohela](#)



 **SenseofDirection - reddit.com** (Reddit)

**Questions before Consolidation**

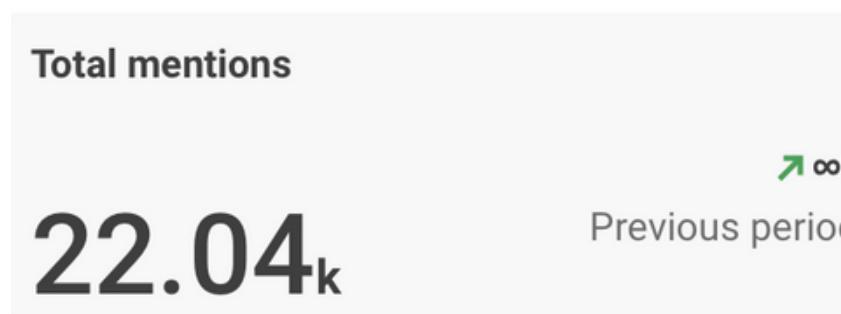
"So I applied for the consolidation on studentaid.gov and selected mohela as the services. I have not heard anything since then. Will Mohela reach out? Do I put my loans on forbearance with Navient while I wait? Do I apply for PSLF on the **student aid** website and get the certifications going? I am not sure what the next thing I should do is."

[Engage](#)

Service Providers: [Mohela](#) [Aidvantage](#)

# **Complaints (CFPB)**

# Trending topics around complaints



Over the past two months, there has been a substantial increase in mentions related to complaints about lenders or loan servicing, loan repayment issues, communication problems, credit score concerns, incorrect information, and even criminal matters. This surge in mentions points to a growing public concern and a need for addressing issues and improving the lending and loan servicing processes, as well as communication and information accuracy.

The most commonly searched topics revolve around the Department of Education, its challenges in managing the growing credit problem, significant financial exposure, loan servicers, and student loan forgiveness, among other related subjects. These topics reflect a widespread interest in the policies, issues, and challenges surrounding student loans and education financing.

internal investigation    false and misleading statements  
credit card accounts    White House  
Public Service Loan Forgiveness  
subject DFS to significant financial debt forgiveness  
misclassified certain credit card  
result of the foregoing deficiencies  
federal student loan payments    Department of Education  
failed to stem its ballooning credit  
significant financial exposure  
income-driven repayment plans  
monthly payments    loan servicers  
failed to disclose    Supreme Court

Fading — Trending

# Complaints around student loan



The common complaints borrowers faced around student loans are the payments problem where they are mistakenly billed by the wrong amount, overcharging them.

- 01  Katie Lobosco - applevalleynewsnow.com (News) 42m  
**About 305,000 student loan borrowers got monthly bills with the wrong amount**  
"Copy article link Save Washington (CNN) — An estimated 305,000 people initially received federal student loan bills with the wrong amount — many with charges higher than they should be — when **payments** resumed this month after a three-plus year pause..."  
↗ Engage  
Complaints: Dealing lender or servicer Federal Vs Private: Federal
- 02  Katie Lobosco - yahoo.com (News) 1h  
**About 305,000 student loan borrowers got monthly bills with the wrong amount**  
"The Department of Education identified the errors and directed student loan servicing companies to place the impacted borrowers in an administrative forbearance during which they are not required to make **payments**. "Because of the Department's stringent..."  
↗ Engage  
Complaints: Dealing lender or servicer Federal Vs Private: Federal
- 06  usatoday.com (News) 7h  
**As student loan payments resume, some borrowers are being overcharged**  
"...warned early on that student loan borrowers could run into a few hiccups as a massive reboot of monthly **payments** kicked off in October. And those experts did not disappoint. About 305,000 student loan borrowers ran into an issue where their loan servicer gave..."  
↗ Engage  
Complaints: Incorrect information communication Dealing lender or servicer  
...(expand for more)

# **Navigating the student loan repayment landscape**

# Navigating the student loan repayment landscape

**12.17k**

Total Mentions

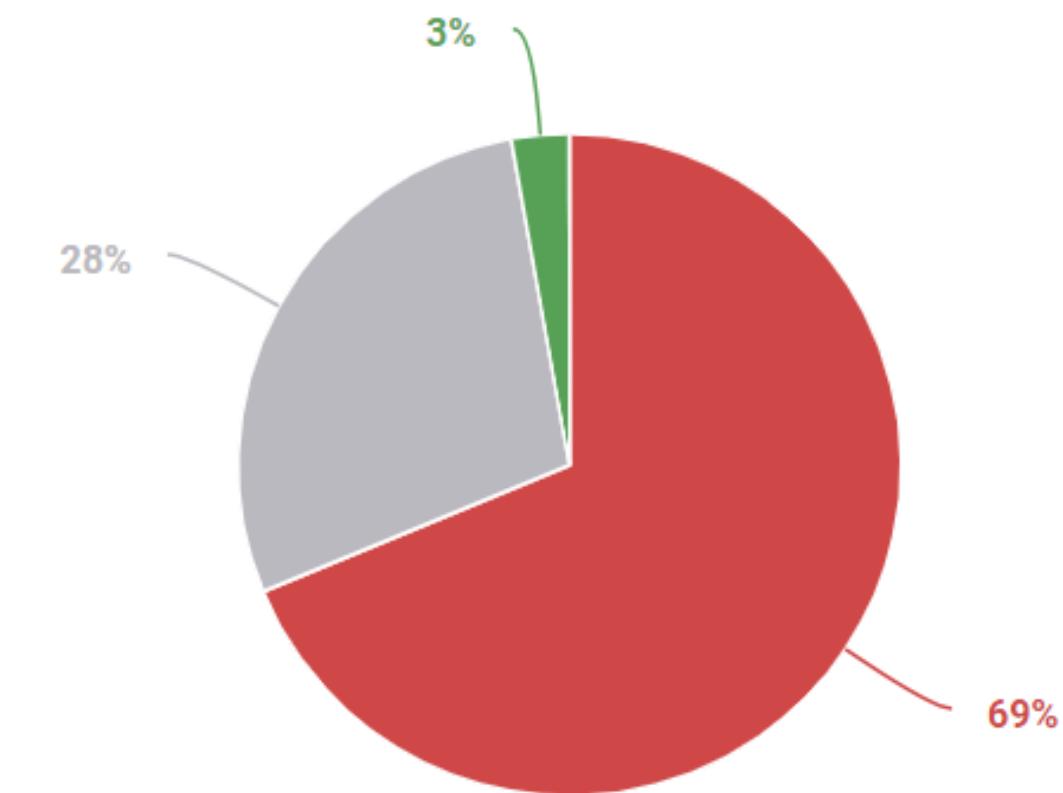
**6975**

Total Authors

- Majority of sentiment surrounding student loan repayment is negative due to the confusing nature around repayments
- Main complaint: Miscalculation of monthly payments

*More Than 400,000 Student Loan Borrowers Had Wrong Monthly Payments*

The Education Department said miscalculations had caused many borrowers to see higher monthly payments than they actually owed.



● Negative   ● Neutral   ● Positive

**Sentiment Analysis**

# Negative & Positive Sentiment Themes

**Government efforts to address student debt crisis:** skepticism around government efforts and ability to tackle student loan debt forgiveness

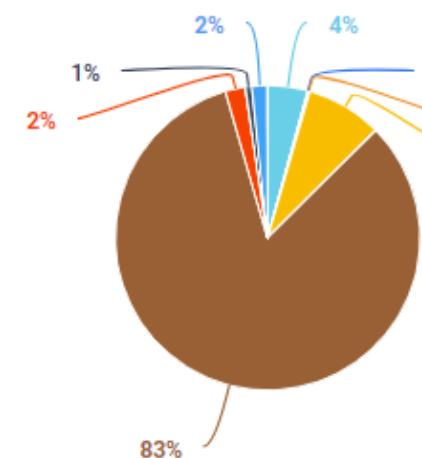
**Impact of student loan payments:** effects of resumption of student loan repayments after 3 years pause; financial burden

**Mixed views on student debt forgiveness:** Some are in-favor of debt forgiveness because of the growing crisis and challenges it poses for borrowers; others are arguing against it, highlighting the burden on taxpayers

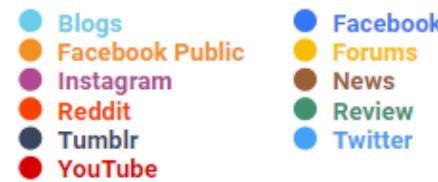
**Personal stories and experiences:** positive experiences and stories of gratitude and appreciation for resources and support received in helping people pay off their student loans and be debt free

**Political involvement:** positive sentiments around mentions discussing political debates and actions that advocate for student debt cancellation; in favor of politicians that criticize other politicians that argue against student debt cancellations

# Content Sources



The data shows that the majority of mentions, constituting 83% of the total, are derived from reliable and easily accessible news sources. News outlets often serve as a trustworthy source of information for the public. Following news sources, blogs account for 4% of mentions, while Reddit and Twitter each contribute 2%. These statistics indicate that the majority of the conversation is influenced by established news organizations, reinforcing the impact of credible news reporting on public discourse. Blogs, Reddit, and Twitter, while less prominent, still contribute to the overall conversation.

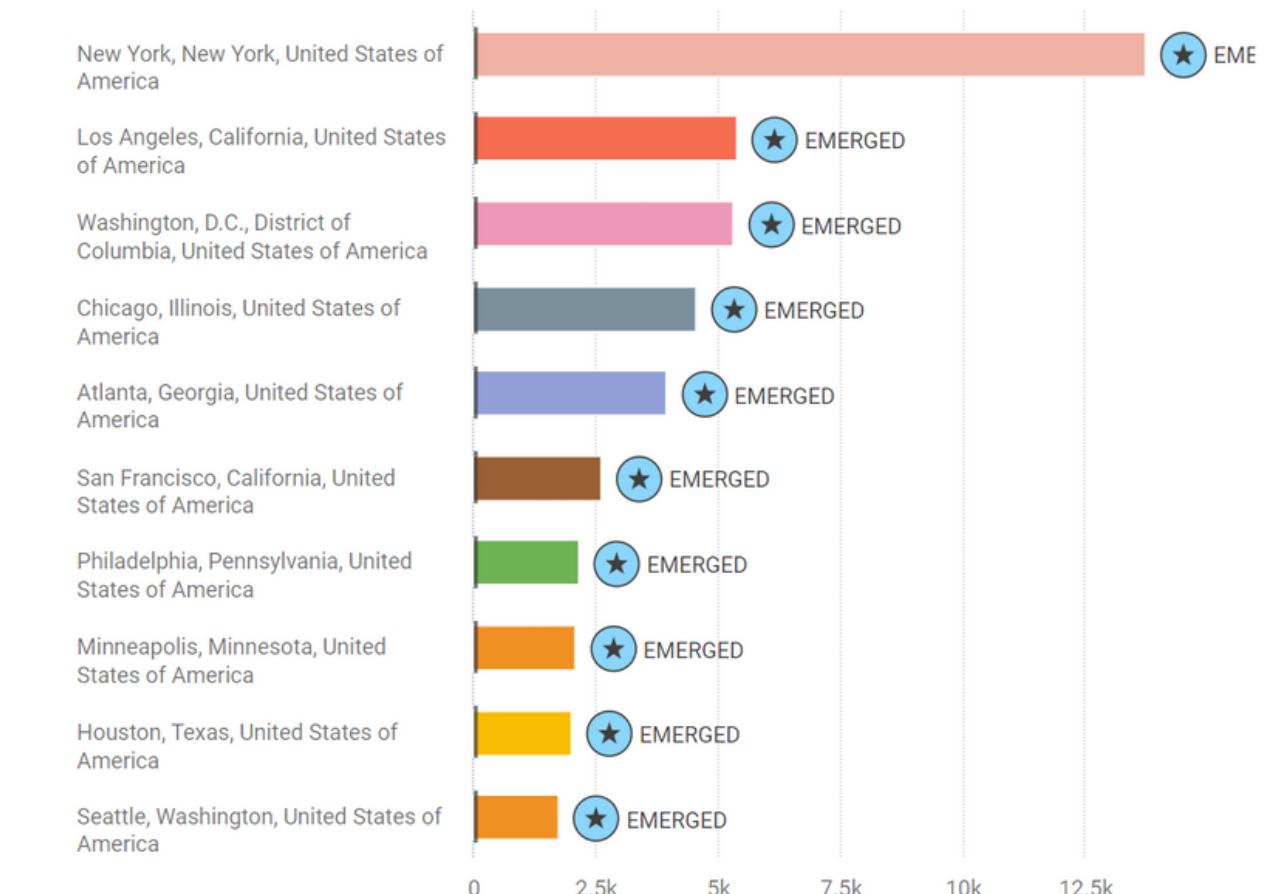


These data suggests that a diverse range of information sources and platforms play a role in shaping discussions on the analyzed topics. People value reliable news sources for clear and accessible information, but there is also a place for user-generated content and alternative viewpoints in the conversation.

# Insights by Geography

The chart illustrates the data on conversations related to navigating student loans in various cities across the U.S. New York has the highest mention volume, followed by Los Angeles, indicating a significant level of interest or discussion on this topic in these cities.

In contrast, Seattle has the least mention volume, suggesting that discussions about navigating student loans are relatively less prominent in that city. This data provides valuable insights into the geographical distribution of conversations and the varying levels of concern or interest regarding student loans in different U.S. cities.



# Emotion Analysis

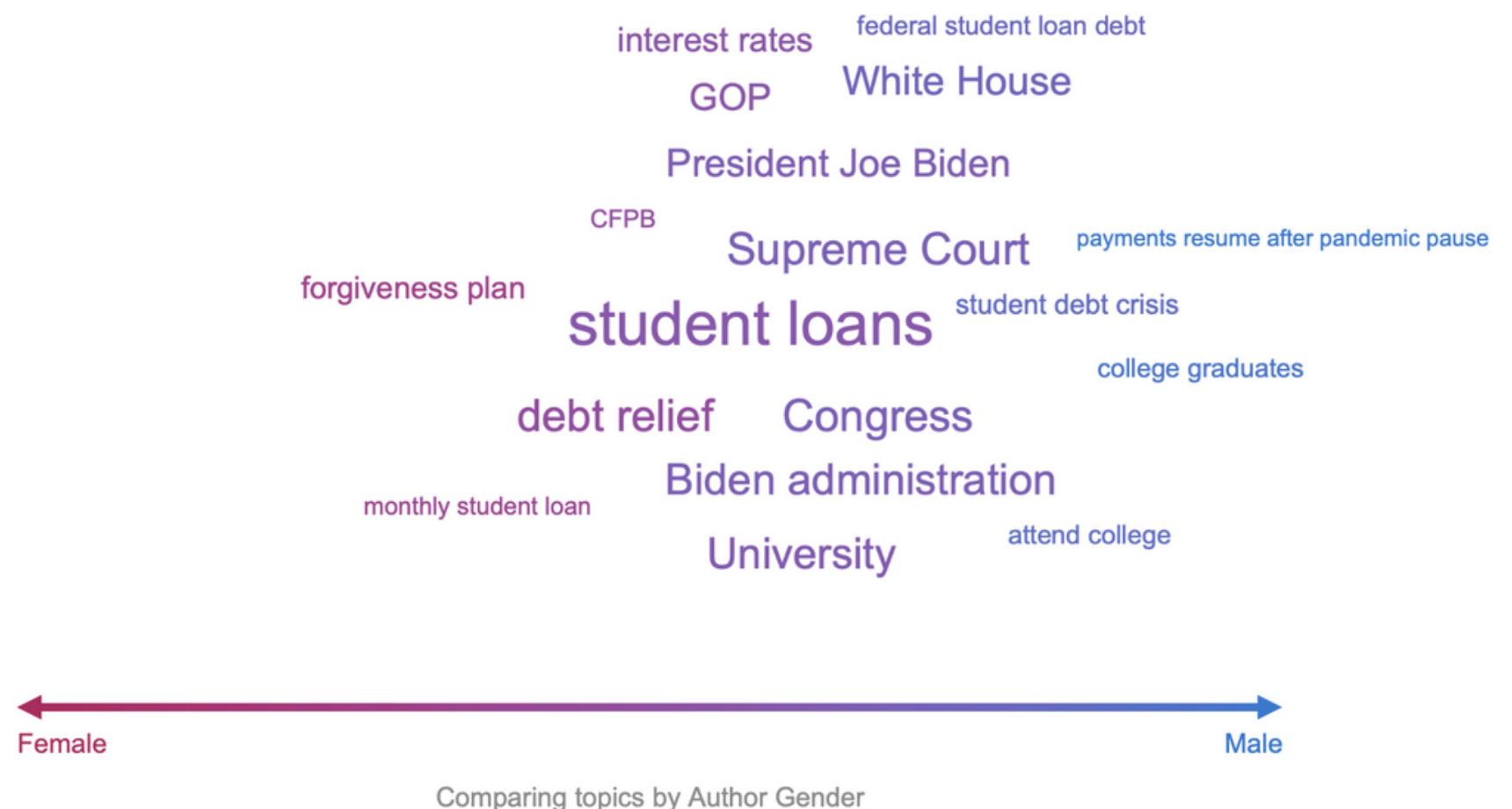


The predominant emotion associated with the student payment landscape is sadness, with a high emotional score of 85% for females and 79% for males. This indicates a strong sense of unhappiness or dissatisfaction among both genders in the discussions related to student payments. On the contrary, joy is a much less common emotion, with an average ranking of 10% for both females and males, suggesting that positive sentiments are relatively rare in these conversations.

Additionally, the emotion of anger, with an average ranking of 5.5% for both genders, also plays a significant role, indicating a notable level of frustration or dissatisfaction. Many conversations are centered around criticisms of government spending, which aligns with the prevalent negative emotions observed. These criticisms likely contribute to the dominant feelings of sadness and anger, emphasizing the need for addressing issues in the student payment landscape.

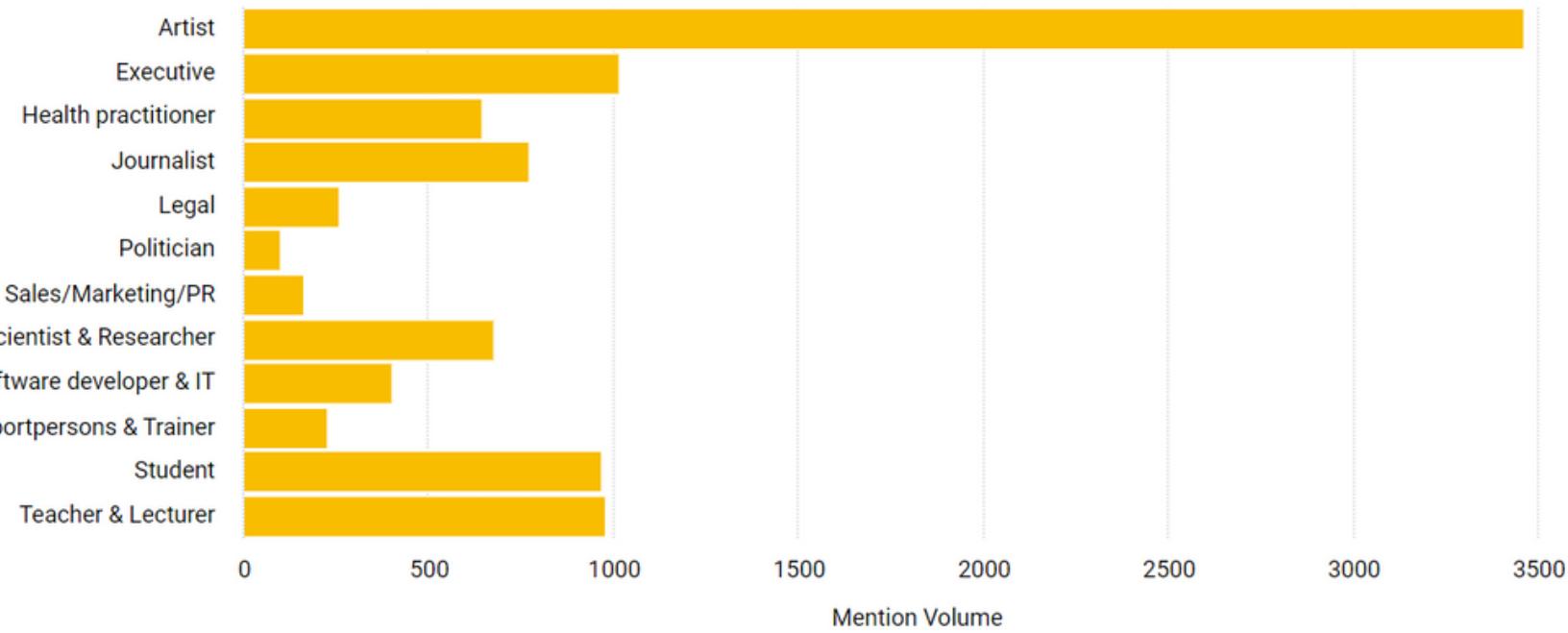
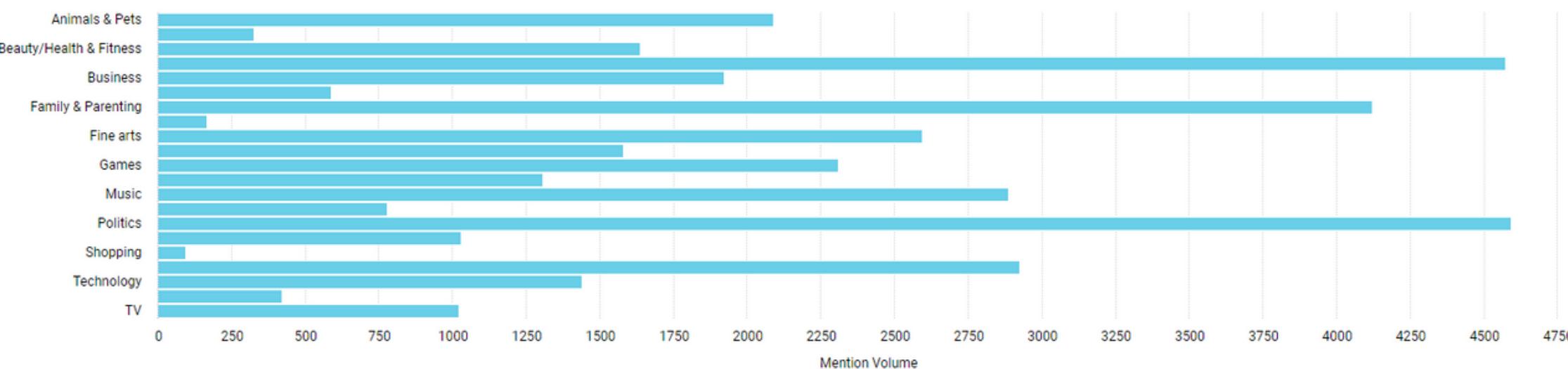
## Insight by gender

The majority of the male population is focusing on tweets related to "payments resuming after the pandemic pause" and "college graduates," whereas females tend to mention "forgiveness plans" and "monthly student loan" topics more frequently. This difference in the choice of topics indicates a notable divergence in the concerns and priorities between the two genders. This disparity in the choice of topics suggests that males are particularly concerned about the resumption of payments after the pandemic pause, which could be related to financial obligations or the economic impact of the pandemic on college graduates. On the other hand, females appear to be more interested in discussions about forgiveness plans and monthly student loan payments, indicating a focus on potential relief measures and ongoing financial challenges related to student loans. Understanding these gender-specific priorities can be valuable for tailoring policy initiatives or communication strategies to address the distinct needs and concerns of each gender group.



# Insights by Interest

Most mentions are created by people who are interested in politics followed by beauty/health and fitness then family & parenting. The main topic discussed by people are interested in health & fitness is the debate about whether the government should focus on spending on public healthcare or student loan forgiveness.

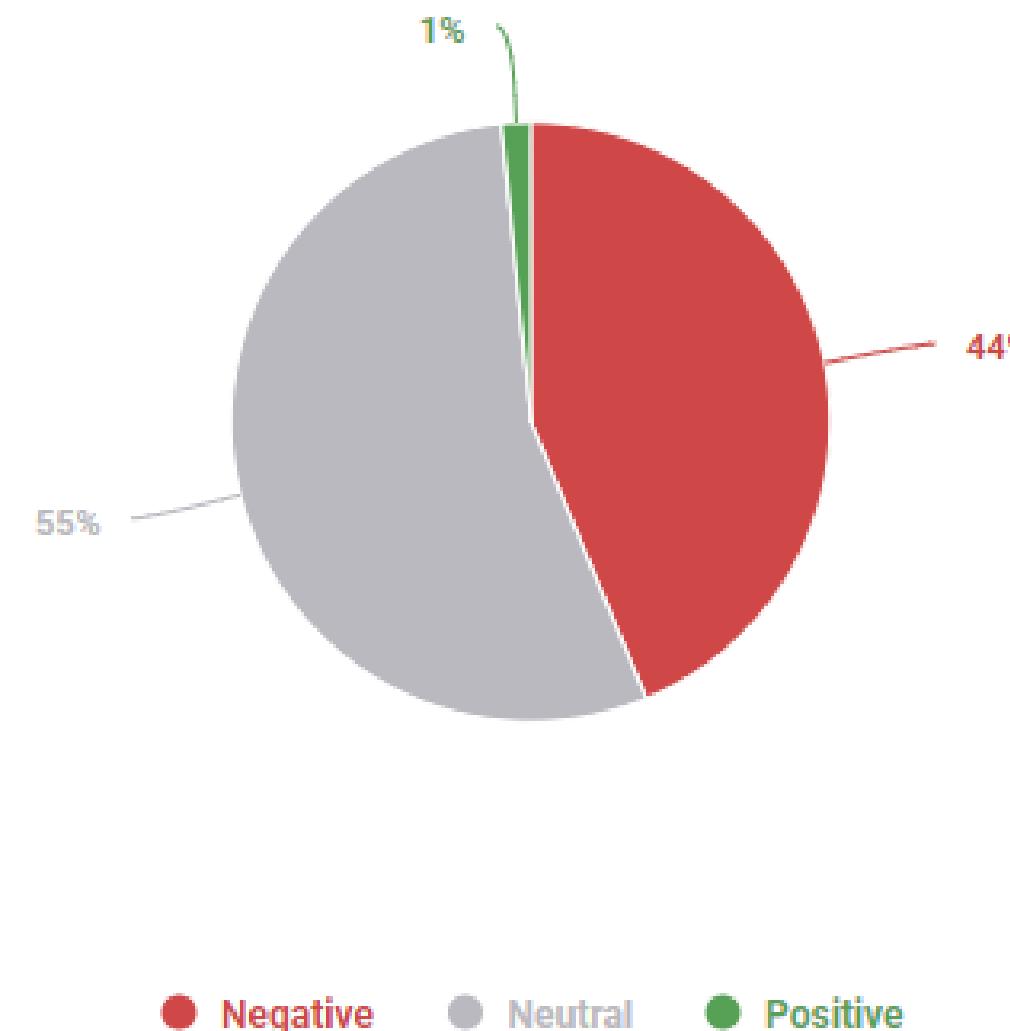


# Profession

Artists make up the majority of mention volume. Being that sentiment is majority negative, a reason artists make up a lot of the mention volume could be because their average annual income is generally lower than the other occupations so they would have a greater challenge with their student loan repayments.

# **Beliefs and Sentiment Around Student Loans**

# Beliefs and sentiment around student loans



**Sentiment Analysis**

**11.23k**

**Total Mentions**

**Trending Topics**

1. young people
2. financial aid
3. scramble to pay

**6669**

**Total Authors**

**Top News Stories**

1. How to apply for Perkins Loan forgiveness
2. The state of student loan forgiveness: What ...
3. Return to Student Loan Payments Affects L...

There is a majority of neutral sentiment (55%). There is a large volume of mentions with negative sentiment (44%) and a small portion of positive sentiment (1%).

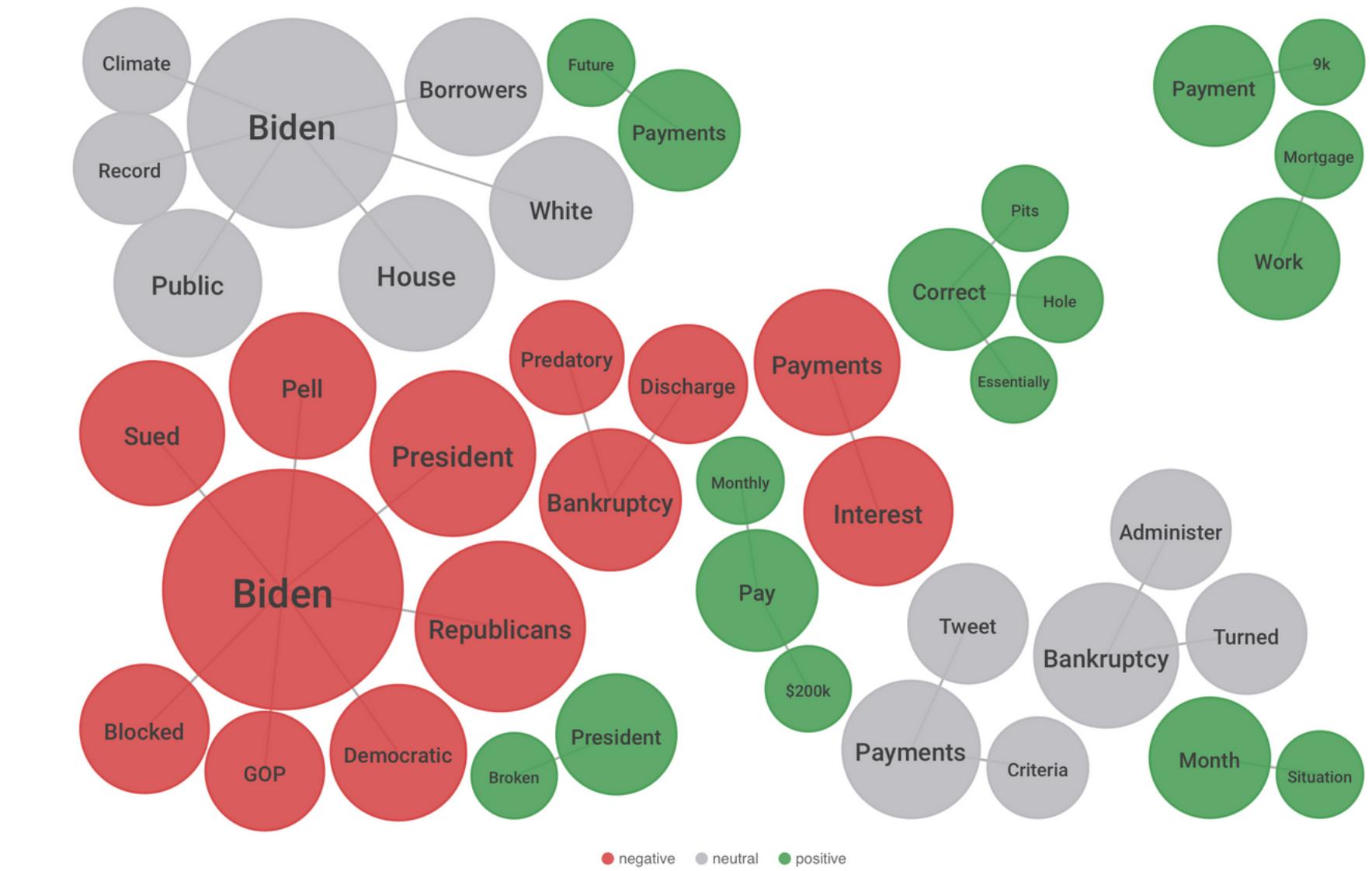
# Negative & Positive Sentiment Themes

## Negative

- General belief around student loans that the debt crisis isn't being handled in a preferable way politically.
  - Negative sentiments around the president and his relation to student loans, particularly since he ran his campaign on a focus on reducing the debt crisis.
  - There is also a lot of conversations about the bankruptcy rights and the ability of borrowers to discharge student loans through bankruptcy.

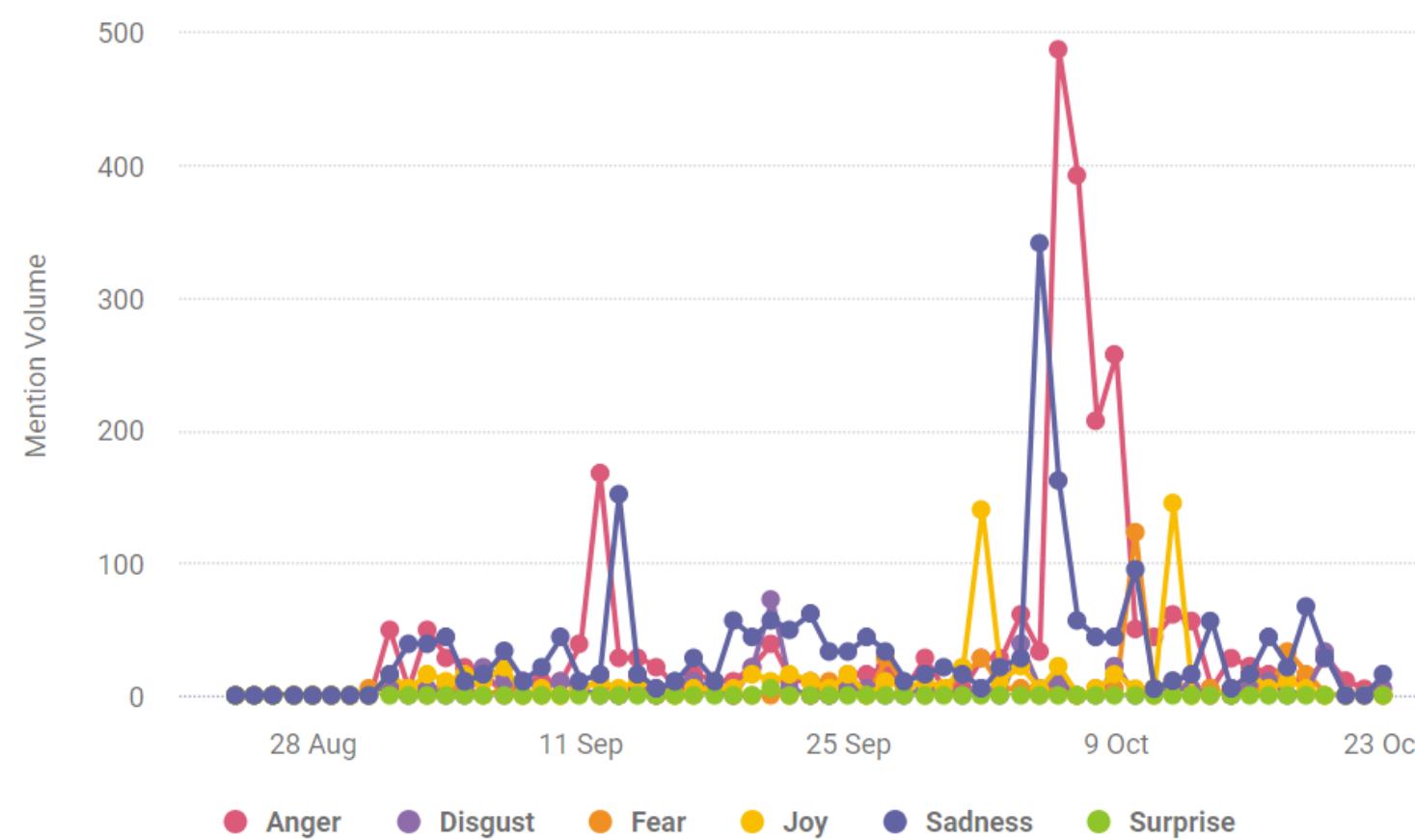
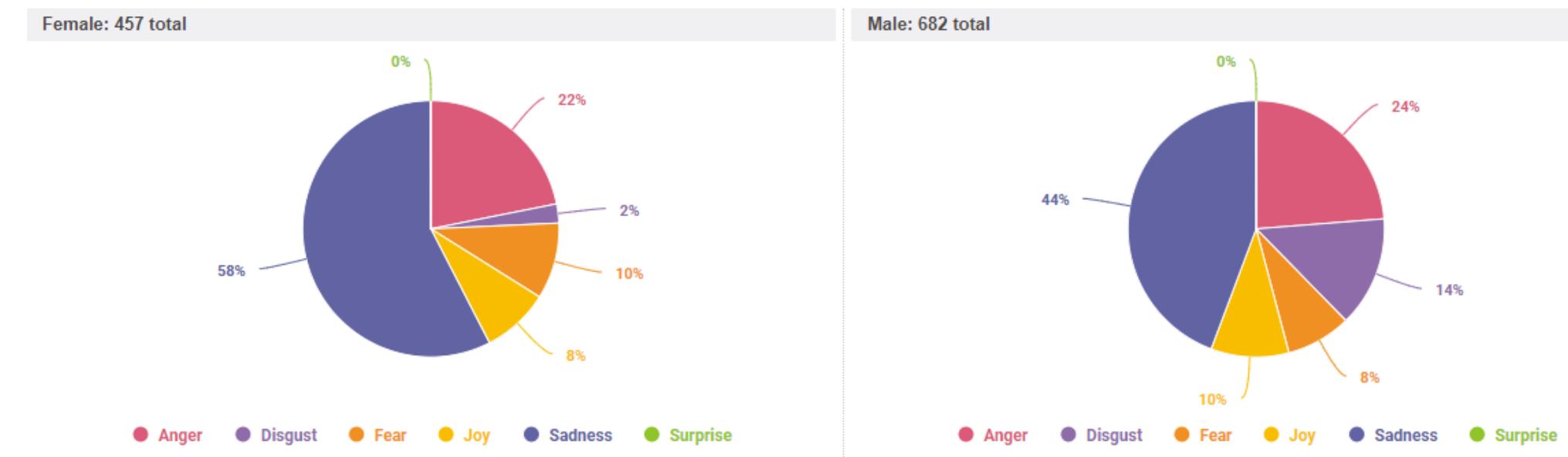
## **Positive:**

- A few headlines share personal experiences (success) related to various financial matters, such as mortgage payments, credit cards, and managing debts outside of student loans.



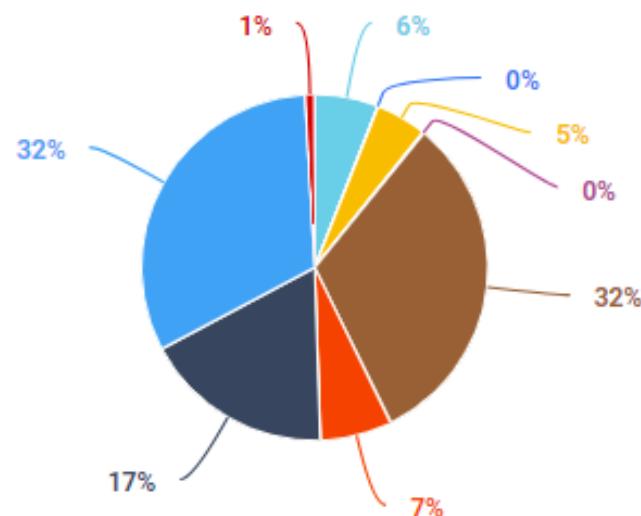
# Emotions Analysis

Both female and male have a majority feeling of sadness towards student loans and borrowing. The second highest percentage of emotion is anger, for both genders. The main difference is men have a greater percent of disgust than women.



## Emotion Volume Analysis

- Spikes in sadness are accompanied by spikes in anger.
- The spike in sadness and anger on Oct. 6 could be explained by the Supreme Court's ruling against Biden's debt forgiveness proposal
- The small spikes in "joy" could be a result of Biden continuing to make efforts towards debt forgiveness despite setbacks
- The overall spike in volume around October is likely due to federal student loans heavily being reported in the news, making it a trending topic



- Blogs
- Facebook Public
- Instagram
- Reddit
- Tumblr
- YouTube
- Facebook
- Forums
- News
- Review
- Twitter

# Content Sources

The data indicates that mentions are relatively evenly distributed between Twitter and News sources, with each contributing 32% of all mentions. This suggests that both social media platforms and traditional news outlets play a significant role in shaping discussions on the topics at hand.

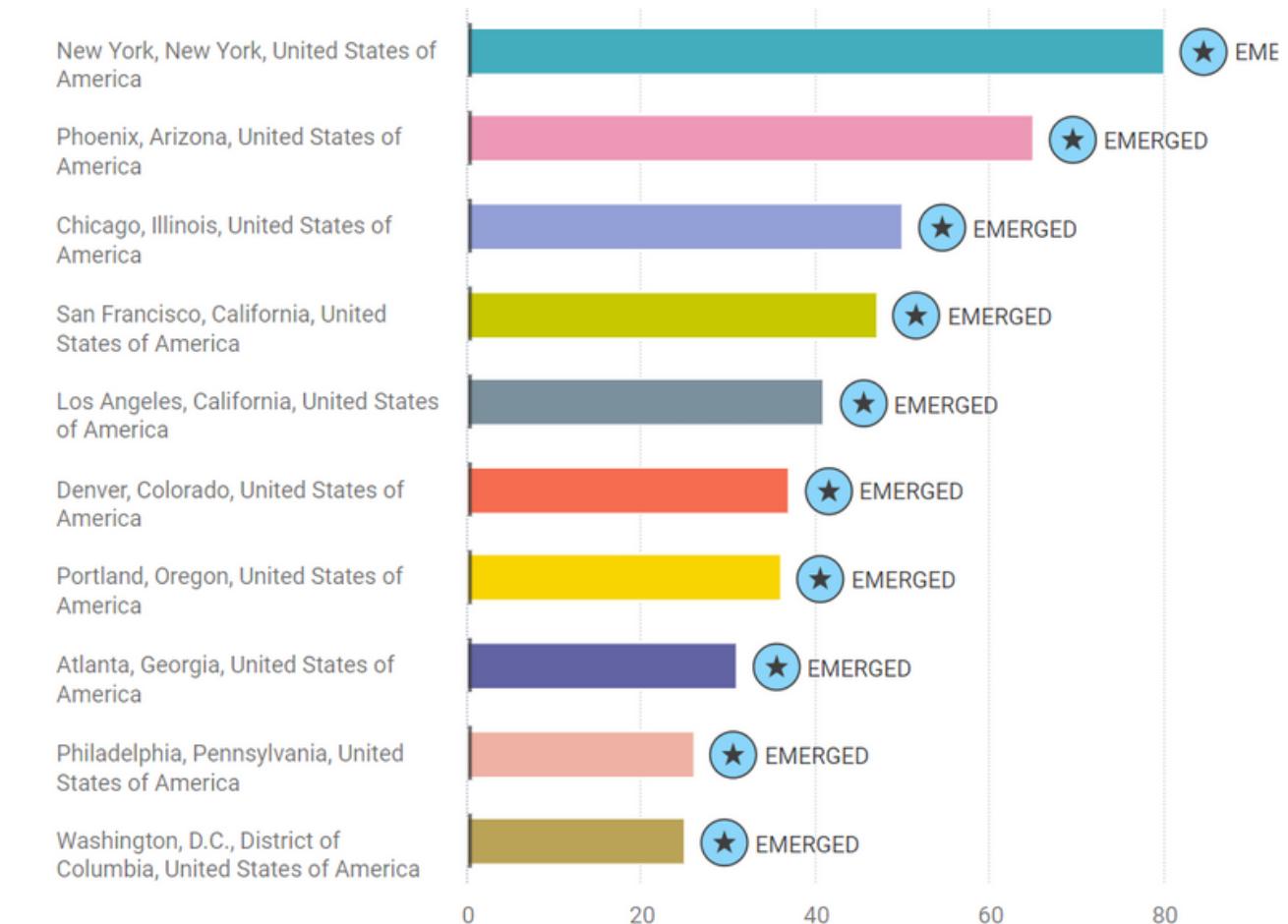
Additionally, Tumblr accounts for 17% of all mentions, making it the third-leading source. This signifies the importance of user-generated content platforms like Tumblr in the conversation, as they provide an avenue for individuals to express their perspectives and opinions.

The equal distribution between Twitter and News sources highlights the impact of real-time social media discussions and the credibility of established news organizations. Tumblr's significant presence shows that personal blogs and user-generated content also have a notable influence on the discourse surrounding these topics. Understanding these source dynamics is essential for gaining insights into where and how public discussions are taking place.

# Insights by Geography

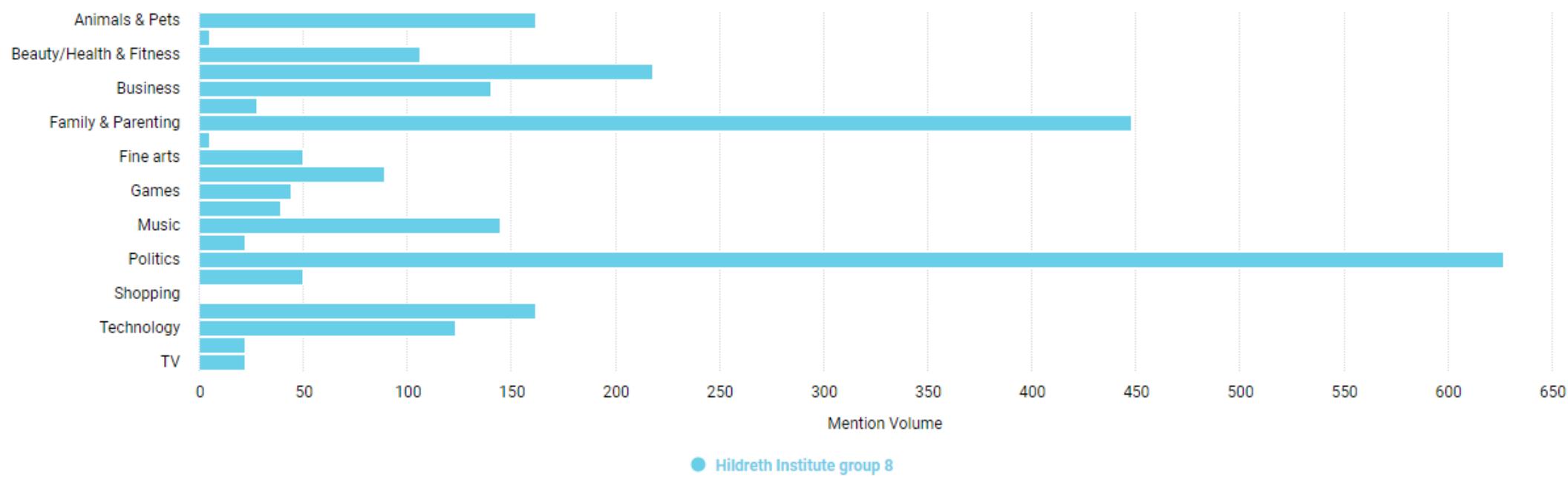
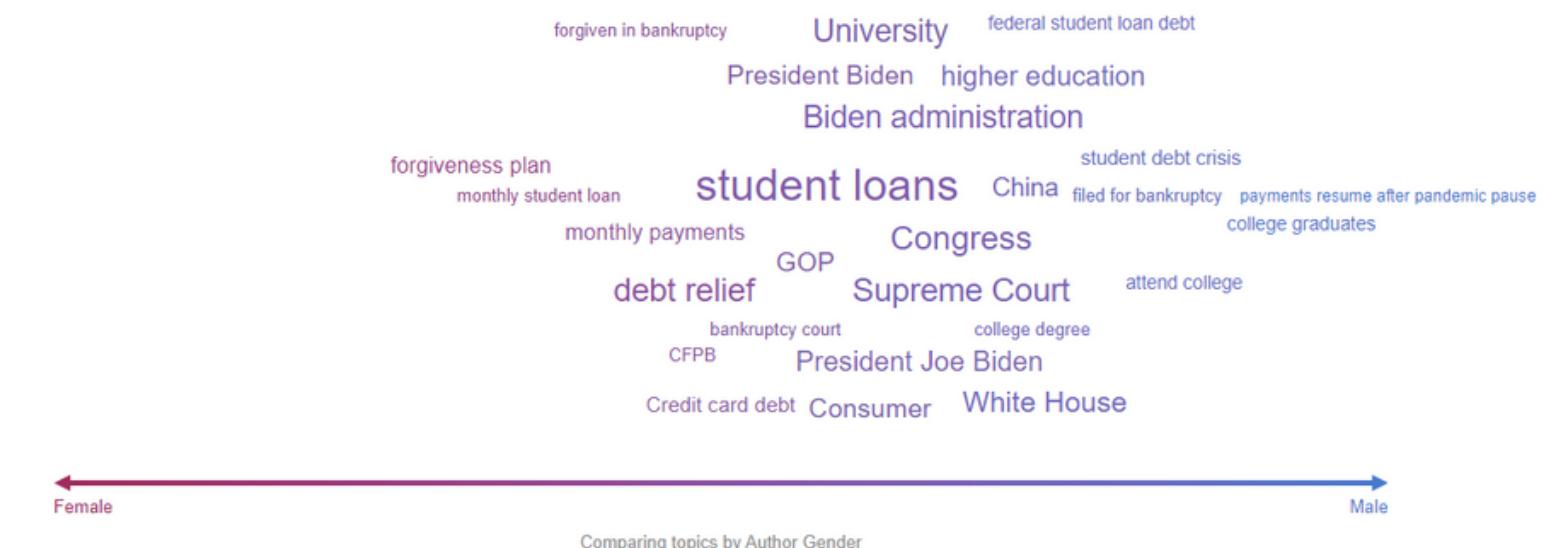
The chart depicts data on beliefs and sentiment surrounding student loans in different U.S. cities. New York ranks highest in terms of mention volume, followed by Arizona (specifically, Phoenix), indicating a notable level of interest and discussion about this topic in these areas.

Conversely, Washington DC has the lowest mention volume, implying that discussions regarding beliefs and sentiments about student loans are less prominent in the nation's capital. This data sheds light on regional variations in the concerns and sentiments related to student loans across different U.S. cities.



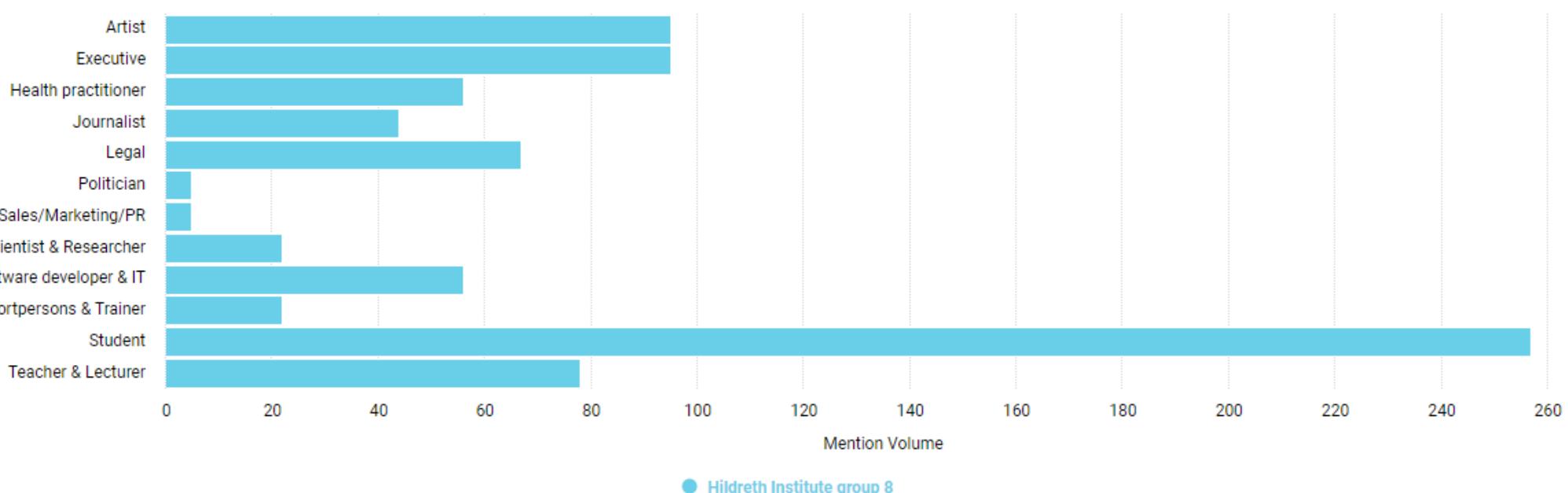
# Insights by Gender

“Student loans” is the keyword equally mentioned by both male and female. The keywords “attend college” and “payments resume after pandemic pause” are mostly mentioned by males while the keywords “forgiveness plan” and “monthly student loan” are mostly mentioned by females.



# Insights by Profession

The insights categorized by professions reveal that students contribute the largest share of insights, with 258 mentions. They are followed by artists and executives with 96 mentions, and teachers and lecturers with 70 mentions. This data underscores the prominence of students' perspectives in the conversation, with notable contributions from artists, executives, teachers, and lecturers as well.



# Attitudes Towards Borrowing

# Analysis

2,348

Total Mentions

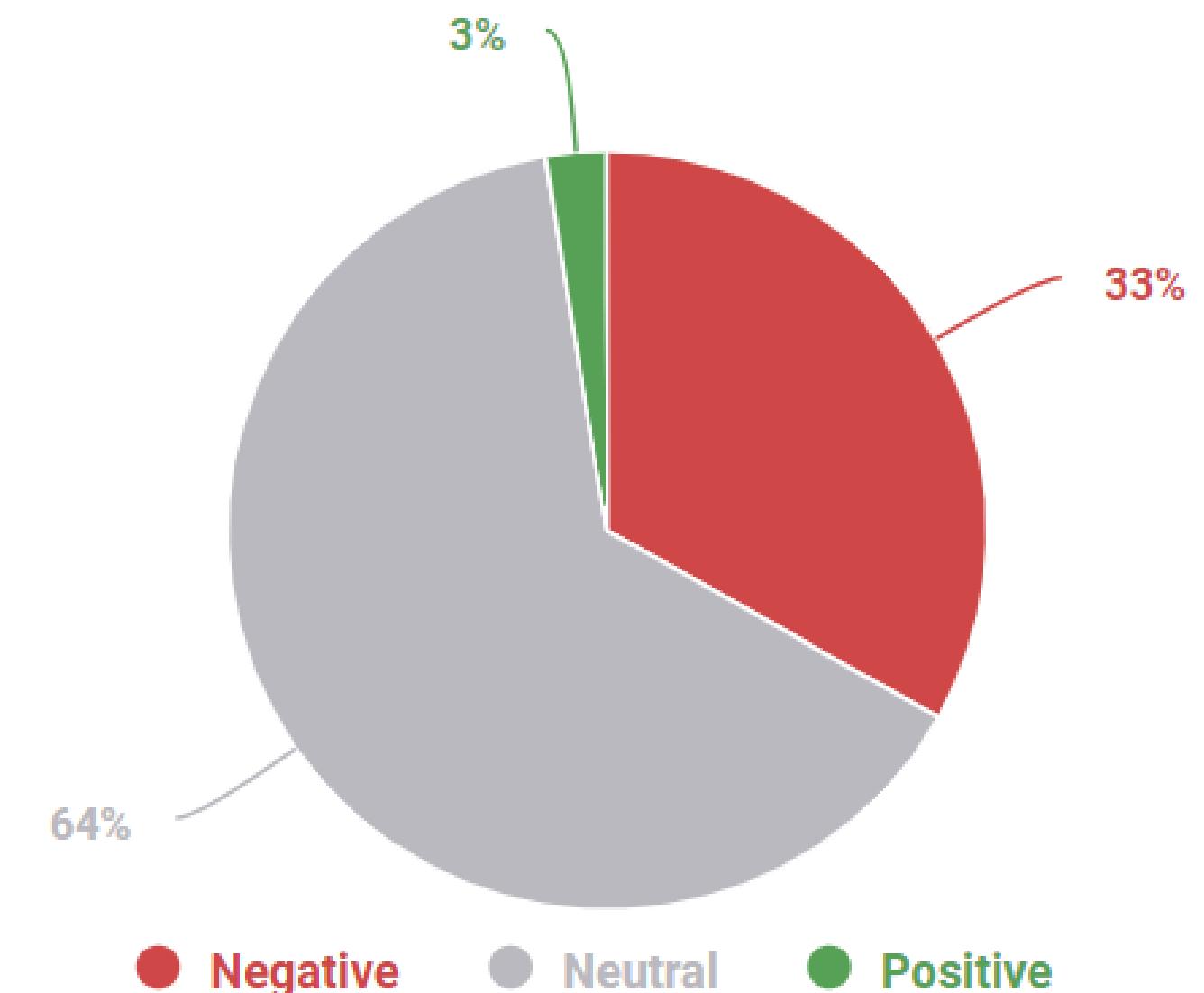
573

Unique Authors

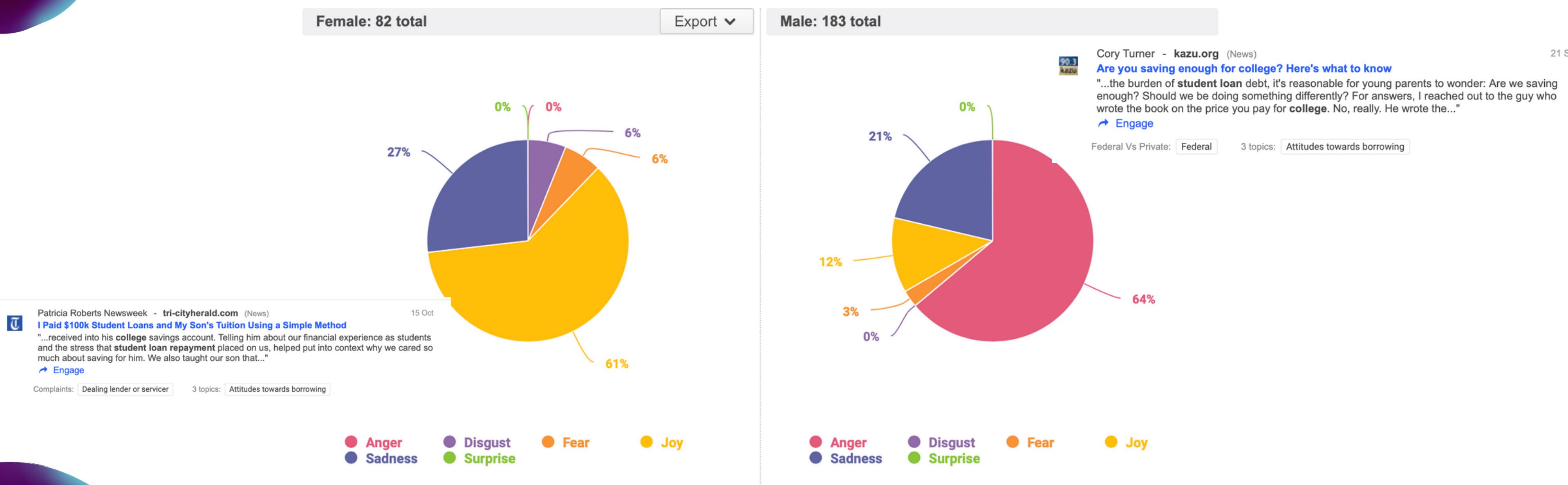
- Large portion of negative sentiment but less compared to beliefs & sentiments around student loans
- Majority sentiment is neutral; greater % compared to beliefs & sentiments around student loans
- Common topics in negative sentiment include financial impact of borrowing, macro-economic effects of borrowing, govt policies and actions, and the growing cost and value of education
- Common topics in positive sentiment include Biden's SAVE plan (affordability), inflation progress, and economic momentum,
- There could be multiple reasons for the high percentage of neutral sentiment. 1) Brandwatch may not be able to categorize the mention into a sentiment. 2) These individuals may not have strong emotional responses or may be indifferent to borrowing.

## Sentiment breakdown around borrowing

2 348 total

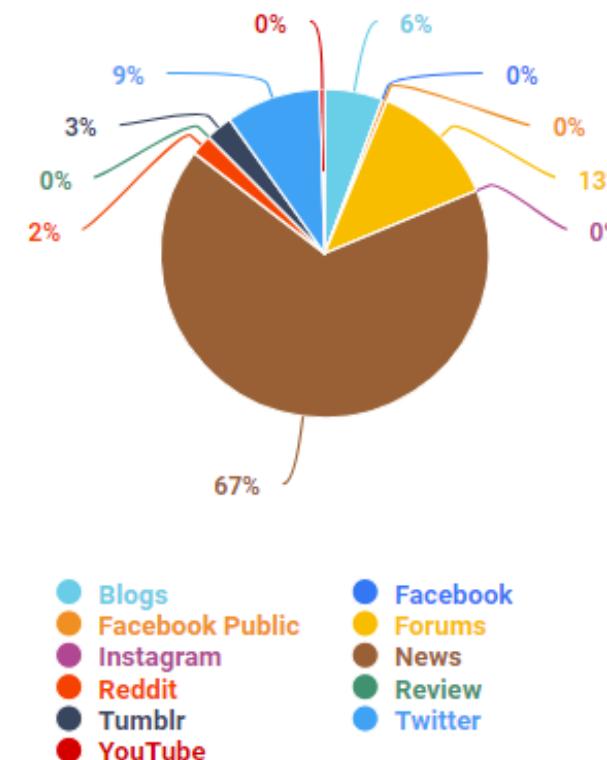


# Emotions Analysis



The emotional analysis reveals a significant contrast between males and females when it comes to joy, with females taking the lead at 61%. The attributed emotions of joy tweets discuss the positive impact of employing a straightforward method to repay loans. What's particularly intriguing is that, for the first time, joy has risen to the forefront among the array of emotions.

On the other hand, male respondents exhibit a prominent emotion of anger at 64%. This anger is linked to tweets that express the burden of student loan debt and the anxiety surrounding inadequate savings.

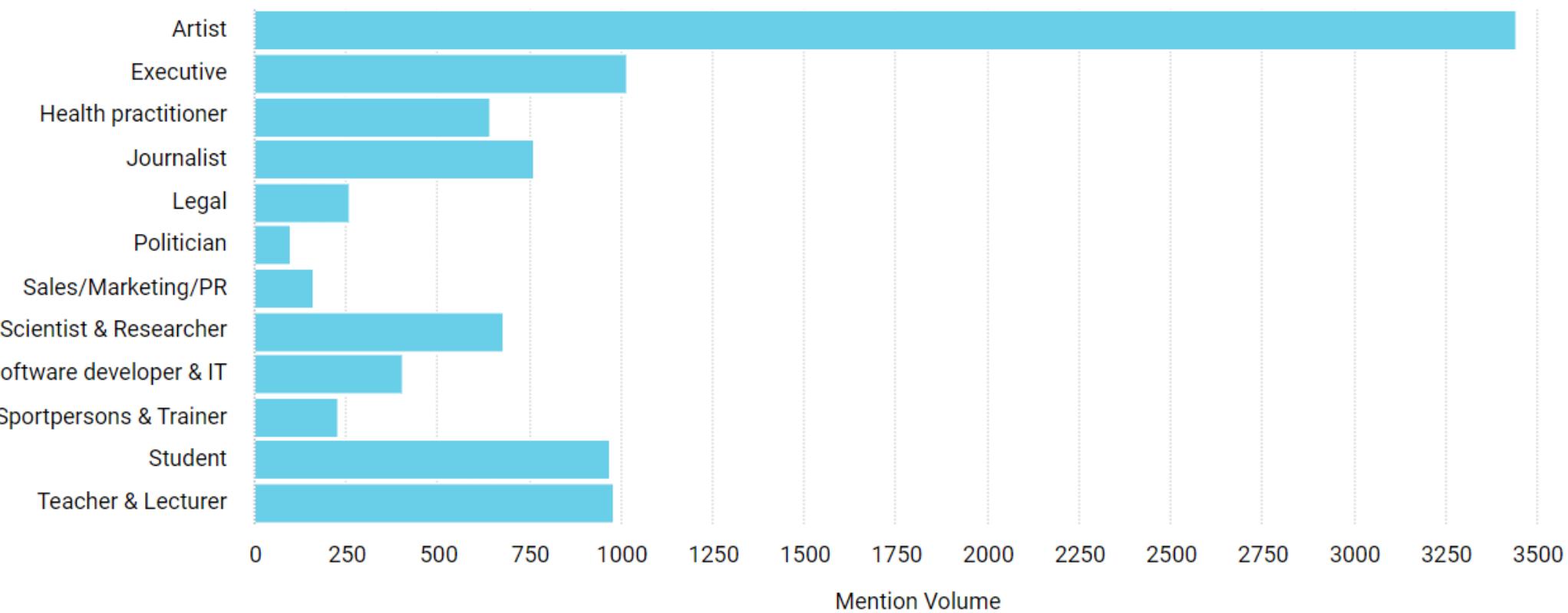


# Content Sources

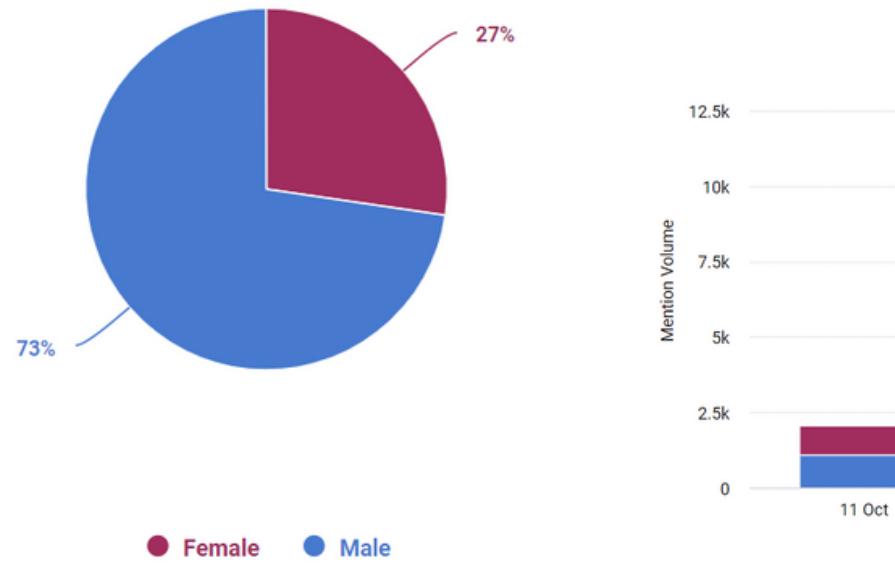
The data reveals that online forums make up the largest share of mentions at 13%, closely followed by news sources at 12%, with Twitter contributing 9% of the total mentions. This highlights the significance of online forums in hosting in-depth discussions and diverse perspectives on attitudes toward borrowing. News outlets also wield substantial influence in shaping these conversations. While Twitter's contribution is smaller, it remains a part of the overall discourse. Recognizing these source dynamics is crucial for obtaining a comprehensive understanding of public sentiments and attitudes regarding borrowing.

## Insights by interests

“Artists” are most interested in borrowings as shown in this pie chart. We believe that their education system requires more money to purchase materials on top of everything else. This is followed by “executives” as they need to seek borrowings from the government to generate their company.

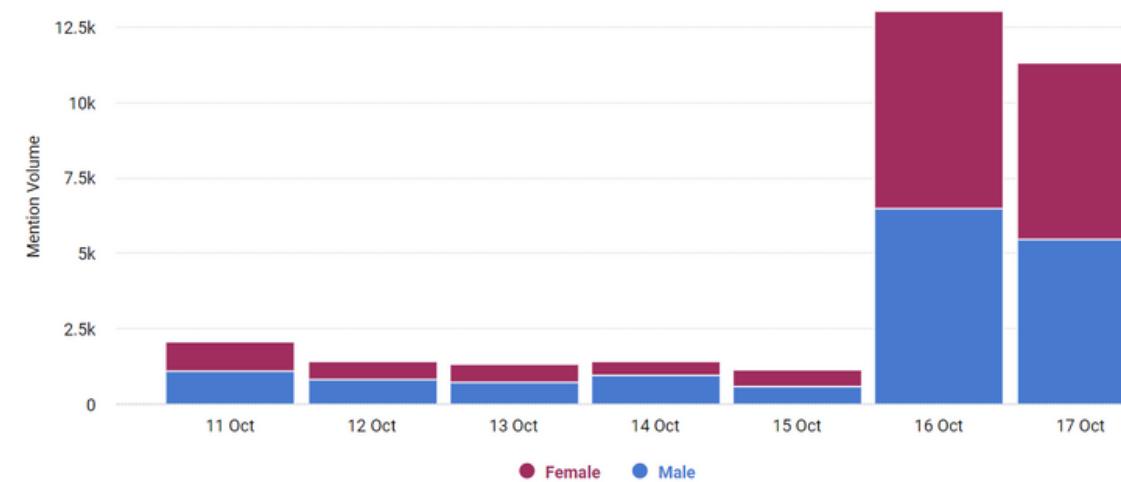


# Insights by Gender

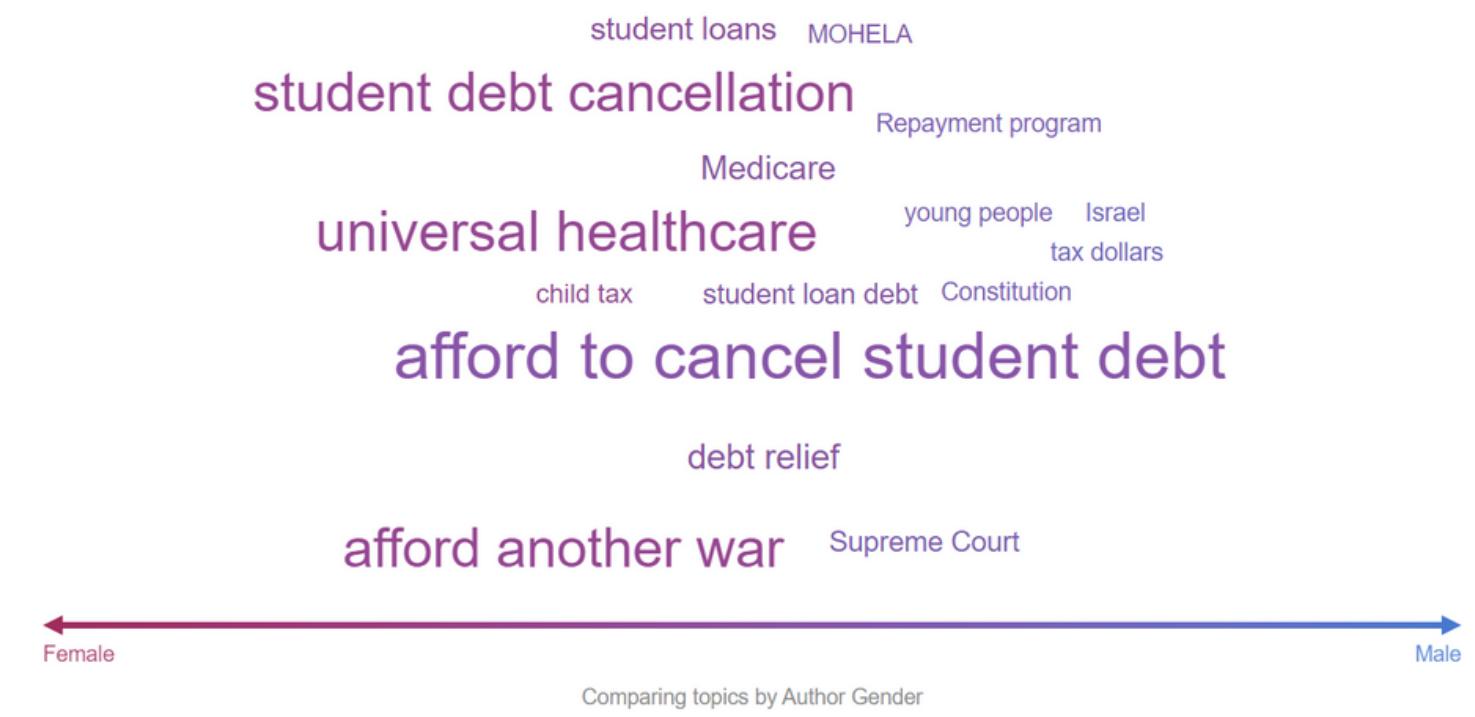


The pie chart shows that there are more males engaged in the topic of borrowing than women. There was also a spike in the bar chart on October 16th after the results of the loan forgiveness came out.

We believe that there are more males engaged in this because they are more interested in borrowing money for their finance and also male tends to have more risk-appetite.



The distribution of topics engaged by both males and females is relatively equal. However, it's worth noting that more males seem to be actively participating in discussions related to "tax dollars," while females appear to be more engaged in conversations about "universal healthcare."



# **Social media listening**

# Social media listening

We actively followed 3 Facebook groups and used Brandwatch's algorithm to generate sentimental analysis from the data we gathered. We focused on these 3 Instagram hashtags:

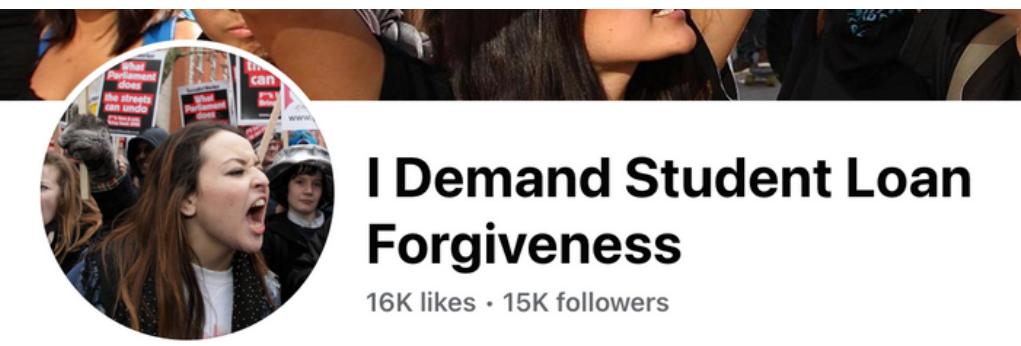
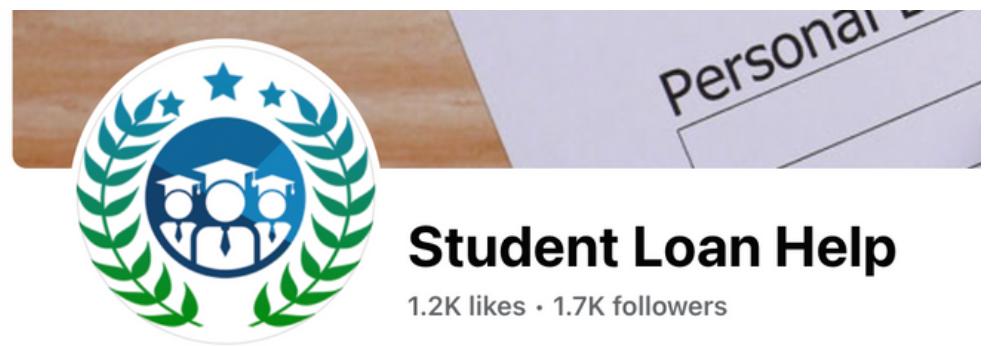
**#studentloanforgiveness**

**#studentdebt**

**#federalstudentloans**

## **Facebook Findings:**

- 3 trending topics: young people, financial aid, scramble to pay
- Top news stories are news about private debtors not paying back. Apply and constantly have to reapply for loan forgiveness
- Most news stories show information and recommendations on student loan forgiveness.



#### Total Mentions

**11.26k**

▲  $\infty\%$   
Previous period:  
0

#### Unique Authors

**6669**

▲  $\infty\%$   
Previous period:  
0

#### Trending Topics

1. [young people](#)
2. [financial aid](#)
3. [scramble to pay](#)

#### Top News Stories

1. [Some student-loan borrowers with private d...](#)
2. [How to apply for Perkins Loan forgiveness](#)
3. [The state of student loan forgiveness: What ...](#)

#### Total Mentions

**11.27k**

▲  $\infty\%$   
Previous period:  
0

#### Unique Authors

**6674**

▲  $\infty\%$   
Previous period:  
0

#### Trending Topics

1. [young people](#)
2. [financial aid](#)
3. [scramble to pay](#)

#### Top News Stories

1. [Some student-loan borrowers with private d...](#)
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2. [How to apply for Perkins Loan forgiveness](#)
3. [The state of student loan forgiveness: What ...](#)

# Recommendations

## Recurrent Themes

- Lack of education and misinformation surrounding repayments
- Criticism of government's action taken against student debt
- Skepticism and mistrust surrounding government allocation of funds
- Discussion of Supreme Court vs Biden's debt-relief plan and how borrowers are affected

## Educate Borrowers on how Federal Actions Impact Them

According to our findings, there is a strong correlation between negative sentiments surrounding student loans and federal policy's/government action. Hildrith should focus on educating and updating borrowers on relevant federal rulings and actions that affect loan repayments. This information should be detailed yet easy to understand. The transparency and greater comprehension of how federal actions are affecting borrowers may decrease negative sentiments. This could be done through infographics on social media or any other accessible platform. News and media reports can be lengthy, time consuming, and confusing to understand to a borrower.

## Workshops For Highschoolers

The Hildrith Institute should offer accessible workshops detailing the federal loans system and repayment plans. They should target sophomores and juniors, prior to their college applications, so they have time to absorb and process the information. There should be follow-up workshops that explain the long-term consequences and financing of student loans. Speakers, such as people who have gone through full student loan repayment, could be brought in to share their experiences. The information should be easy to understand because data shows there are complaints of misinformation and lack of education. This could be due to accessible information being too complex and misunderstood.

## Policy Suggestion: State Mandated Fed. Loan Education

To address the recurring complaints and negative sentiments about federal student loans and the borrowing system, we recommend a policy that each state develop a mandatory comprehensive loan education course for high school students. This ensures people won't be at an educational disadvantage due to other factors (income, geographical location, discrimination).

# APPENDIX

# Query

```
1 "student loan forgiveness"
2 OR ("federal student loan")
3 OR ("student aid")
4 OR ("student debt")
5 OR ("student loan" NEAR/20 "forgiveness")
6 OR ("federal student loans")
7
8 OR ("student loan" NEAR/20 ("borrowing" OR "repayment" OR "restart"))
9 OR ("student loan" NEAR/20 "SAVE plan")
10 OR ("college cost" NEAR/50 "student aid")
11 OR ("Student loan" NEAR/20 "cancellation")
12 OR ("student loan" NEAR/20 "financial hardship")
13 OR ("student loan" NEAR/20 ("servicer" OR "pause"))
14 OR ("Student loan refinancing")
15 OR ("Student loan consolidation")
16 OR ("Student loan" AND ("IBR" OR "income based repayment"))
17 OR ("student loan" AND ("IDR" OR "income driven repayment"))
18 OR ("student loan" AND ("nelnet" OR "naviant"))
19 OR ("student loan" NEAR/20 "income")
20
21 OR ("Student debt relief")
22 OR ("student loan" NEAR/20 ("Forbearance" OR "Deferment" OR "Delinquency" OR "Default"))
23 OR ("student loan" AND ((("college" OR "degree" OR "tuition") AND "value")))
24 OR ("student loan" AND ((("college" OR "degree" OR "tuition") AND "cost")))
25 OR ("student loan" NEAR/20 "interest capitalization")
26 OR ("student loan" NEAR/20 "interest accumulating")
27 OR hashtag:#studentdebt OR hashtag:#federalstudentloan OR hashtag:#studentloanforgiveness
```

# Categories

## Complaints

### communication

1 communication NEAR/50 ("servicers" OR "lenders" OR "lacking")

### Loan repayment

1 repay AND (Can't OR struggling OR struggle OR "can not")

### credit score

1 credit score

2 access AND credit score

### Criminal

1 fraud

2 identity theft

### Incorrect information

1 information AND (incorrect OR false OR wrong)

2 contact information AND (incorrect OR false OR wrong)

### Dealing lender or servicer

1 lender OR servicer

## 3 Topics

### Navigating the loan landscape

1 difficulty AND (repayment)

### Attitudes towards borrowing

1 student loan AND (affordability OR Value OR college OR burden)

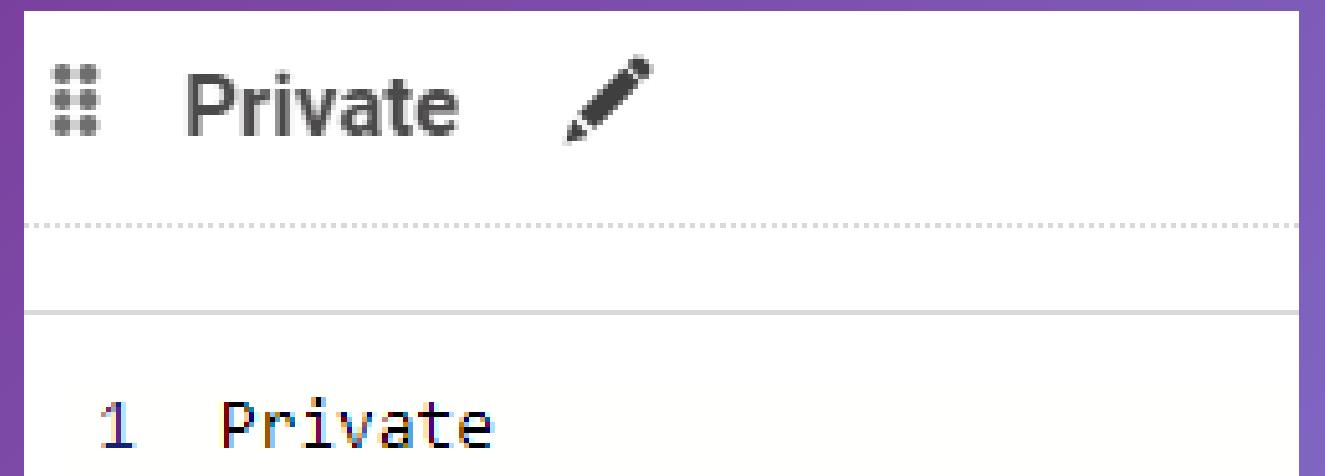
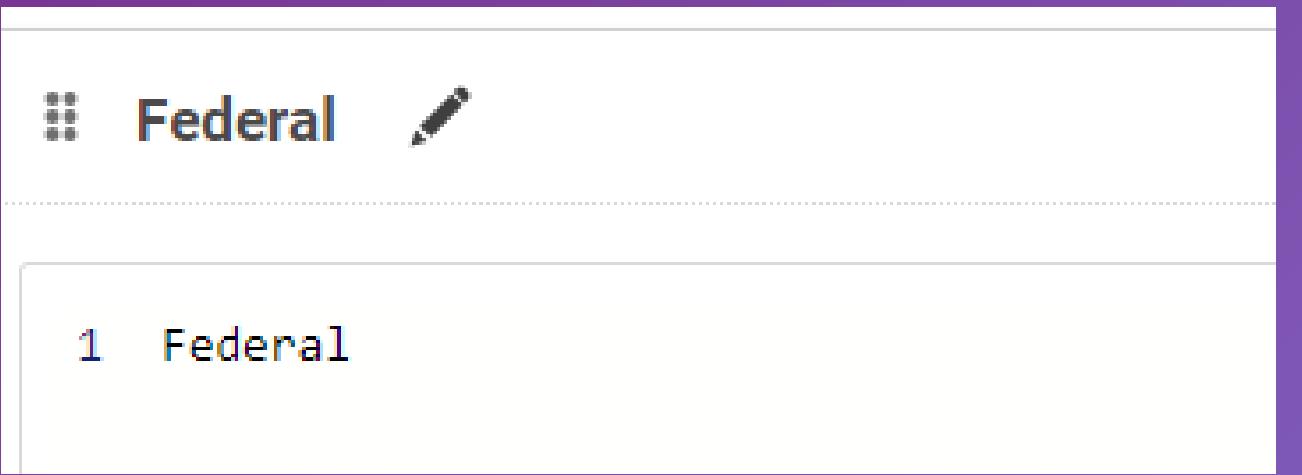
2 borrowing AND (affordability OR Value OR college OR burden)

### Beliefs and sentiment around student loans

1 (threatened OR commit OR obscene OR profane OR abuse OR sued OR bankruptcy OR bankrupt OR (trouble NEAR/10 payment)) AND (Debt OR repayment OR system) AND ("student debt" OR "student loan")

2

# Federal vs Private



# Service Providers

