Informing Trust:
PSLF Online Communities Fill Communication Gaps

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Abstract

This study examines how online communities mediated challenges faced by borrowers in the Public Service Loan Forgiveness (PSLF) program, stemming from unclear program parameters and mistrust towards government and servicers. Despite the introduction of the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) program to address these issues, reports indicate persistent misinformation provided by servicers. Qualitative data from interviews with PSLF borrowers reveal positive experiences with such groups, highlighting their effectiveness in navigating administrative complexities and overcoming barriers. The findings underscore three key themes: (1) Building Trust, (2) Administrative Guidance, and (3) Sense of Belonging. Recommendations focus on policymakers and advocates fostering partnerships with these groups to enhance communication and rebuild trust, while borrowers are encouraged to carefully evaluate online communities and engage according to their preferences, emphasizing accuracy over prompt information release and finding joy in collective milestones. This research underscores the pivotal role of online communities in supporting borrowers through the complexities of loan forgiveness programs.

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Introduction

The Public Service Loan Forgiveness (PSLF) program has historically been problematic, as both the Federal Government and loan servicers have been unclear and poorly communicated programmatic parameters\(^1\), which has left many borrowers distrustful of both entities and wondering whether they would ever see the promised forgiveness.\(^1\) The Federal Government explicitly noted that PSLF (and Income-Driven Repayment plans) had longstanding concerns with misinformation and incorrect qualifying payment counts\(^2\) – and created the Temporary Expanded Public Service Loan Forgiveness (TEPSLF) to address some historical inaccuracies and ease some of the tension.\(^3\) This program meaningfully increased the chances of public servants achieving the forgiveness promised under the PSLF umbrella, from under 0.1% to about one-third of applicants.\(^4\) However, the Federal Government and servicers have considerably more work to do to gain the trust of borrowers – especially as recent reports illustrate that servicers in control of PSLF (and Income-Driven Repayment programs) were still either unintentionally or intentionally providing misinformation as repayments restarted.\(^5\)

Whereas the Federal Government and servicers may not evoke much trust in borrowers, other self-help and community-based outlets could potentially be more useful.\(^6\) Specifically, engagement in internet and social-media based groups or threads may provide borrowers with the information and community they seek – as has been the case in topics beyond student loan debt and with other types of student loan borrowers.\(^7\) Although there is reason to believe internet and social-media based community groups could be helpful for borrowers;– it remains unclear how borrowers make sense of these groups and in what ways help from these groups could manifest. This research brings to light some of these aspects.

Throughout 2023, we collected quantitative and qualitative data on PSLF borrowers. This piece focuses only on the qualitative data. Specifically, we interviewed PSLF borrowers (\(N=104\)) between July and September 2023 – of whom \(n=26\) (25% of those interviewed) indicated involvement with social media groups explicitly related to student loans or PSLF.\(^2\) We specifically asked participants:

\[ \text{Are you involved in the PSLF Facebook group}^3 \text{ or Reddit threads}^4 \text{ – how helpful have these groups been and what makes them helpful?} \]

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\(^1\) Recent evidence also suggests that servicers (mainly MOHELA) has engaged in practices that outright harm borrowers in PSLF and even reversed forgiveness decisions – see - https://protectborrowers.org/mohela-papers-student-loan-giant-caught-deploying-call-deflection-scheme-jeopardizing-relief-for-millions/.

\(^2\) Methodological decisions and Sample statistics are in Appendices A and B.

\(^3\) This is the PSLF Facebook Group we refer to: Public Service Loan Forgiveness Program (PSLF) Support (182k members)- https://www.facebook.com/groups/pslfprogramsupport/?ref=share&mibextid=1vaBw1

\(^4\) The Reddit Thread was added to this question early on as some participants cited being engaged with them. This is the Reddit community borrowers were referring to: r/PSLF (57k members) - https://www.reddit.com/r/PSLF/
Findings

The participants engaged with social media communities focused on PSLF overwhelmingly suggested these groups were both positive experiences and more than that, also helpful to navigating administrative structures and overcoming barriers. To make sense of borrowers’ experiences, we have constructed three core themes: (1) Building Trust, (2) Administrative Guidance, and (3) Sense of Belonging.

Building Trust: Borrowers in both the Facebook and Reddit communities highlighted the crucial role played by administrators in establishing trust within their respective groups. Consequently, when administrators permitted the posting of information, borrowers tended to place trust in that information. This differed from situations where borrowers encountered information from the Federal Government or their servicers, which did not inspire the same level of trust:

The PSLF Facebook group, the big one has been fantastic. People are really invested in getting things right. And so [admins are] obsessive about documentation. And that's really the first time, honestly, that I've seen documentation that meant anything to me and my experience. – Sharon

[RE: PSLF Facebook group] I think the gatekeeping for quality information was valuable. I learned to have a lot of trust in the moderator team or admin team. They were really vetting and only allowing correct information. They seem to be really clear when there was new information. I think due to the organization of the information, I trusted that the that there was quality information, and that if somebody was sharing information that was not true, it would be corrected. – Sara F.

Yeah, it's [Reddit] extremely useful. It's more useful than MOHELA or Student Aid.Gov or any of those. They answer your question within 24 hours. Like what MOHELA should be, or it's, you know it's the customer service that these companies should have. But don't you know, it's a pretty low bar like answer questions factually and timely. - Allison

The [Facebook] group has also been very good about posting the rules, trying to educate people. there's just a ton of postings they have pinned to the top that are very beneficial in terms of education. If people take the time to read them, they answer most of the common questions. – Clarance Thomas

Other borrowers have also aligned with the sentiment of the statements presented above like Brian, Kat, Neville, and Poet. One way that moderators seem to build trust with engaged borrowers is to intentionally distance themselves from the Federal government and servicers – as distrust with those entities remains elevated:

“…they’re always really good about stating we don’t actually work for them [Department of Education or servicers]. That Facebook group has been more helpful, and your you know your

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5 We let participants choose their own pseudonyms, this is not the Supreme Court Justice.
customer service people and provide you with links and sources to that news. They discuss how they think it’s being interpreted, interpreted always with caveats.” – Susie Q.

Because borrowers trust the community moderators, the content appearing on community pages carries weight for these individuals – which helps encourage actions that should theoretically help borrowers make good decisions related to PSLF requirements and student loans.

Administrative Guidance: Traditionally, borrowers have been wary of information coming from the Federal Government and servicers, and this caution is justified due to longstanding issues with both entities. Furthermore, both the Federal Government and servicers often communicate information to the public using complex language, which tends to confuse borrowers. The trust established within the group becomes essential, as administrators and engaged members can assist borrowers in comprehending different options and decisions without the confusion of jargon. This assistance is only possible because borrowers have developed trust in the group members and the information shared within it.

The advice on the Facebook group is what made me go ahead and do the consolidation because I was also reading through. That’s when I was reading through them more. And I was like, Okay, I think I have it right. - Tasha

I’m a lurker on the Reddit one. I have read it profusely. That was the only way I was able to figure out the Temporary PSLF. That group was honestly a lifesaver and was also helpful in reducing anxiety. - Marie

But truly, I think, that Facebook public service loan forgiveness whatever it is, support group was so helpful in reducing stress and like helping work through what’s possible. – Sara F.

The PSLF Facebook group has been helpful it was particularly helpful in trying to decipher some of the changes as the result of the CARES act. There was a lot of uncertainty and a lot of questions around that for a good period. I was one of the people who engaged in consolidation. I think that’s how I learned about the REPAYE payment option, which lowered my monthly payment. – Aurora

[PSLF Facebook Group] it has been [helpful], I think. During the pandemic and navigating and understanding the payment pauses, and at that time is when I got enrolled in the program it was helpful. - Alexia

Reddit was [helpful in] the explanation of terms and processes. One of my employer certifications was denied. I think I prevented a denial by reading through Reddit. So, examples of like you need like a wet ink signature on this form. Oh, that’s like a low lift thing, like all those stupid rules that they have. - Cecilia

Borrowers turned to these groups for help in understanding elements of the CARES Act, TEPSLF, and for assistance in restarting payments – all policies that could have life changing outcomes. Although the Federal Government and servicers may have nominally provided the proper information to convey the
terms of these policy shifts, these borrowers would suggest that information did not trickle down to
them or that it was not communicated in an easy-to-understand format. Such issues are not uncommon
and are partly a symptom of distrust – we believe that Carrie C. succinctly summarizes borrowers’
feelings on poor quality of communications from the Federal Government and servicers:

*We’re all college educated. Most of us have masters’ degrees, we still don’t understand how the
program works. Having the information synthesized in a way that’s understandable and the
actions we need to take [was helpful]. For me, it was really the community aspect of it. – Carrie
C.*

Borrowers indicated that online groups have evolved into not just trusted sources, but valuable
information sources. As a result, borrowers feel more comfortable engaging with the intricate and
frequently changing student loan system concerning PSLF (and Income-Driven Repayment) and taking
concrete steps, based on information learned from online communities. In practical terms, these groups
can communicate in ways that the Federal Government or servicers either cannot or choose not to. Even
if the latter entities could adjust communications, a noticeable lack of trust persists—an issue that
merits more recognition and study. Altogether these factors have also led to community-based groups
providing spaces where borrowers feel comfort and safety – an especially important feature given that
some in wider public narrative intentionally mischaracterizes borrowers as lazy or frames policy shifts
based on deservedness. Which brings illustrates how these communities build a sense of belonging for
PSLF borrowers.

*Sense of Belonging:* Finally, beyond information-seeking, borrowers discussed how these online
communities have become spaces to feel a sense of belonging – a place where people with shared
experiences can develop connections and engage in cathartic conversations. As student loan debt has
increasingly become a politically-charged conversation in the wider context, many borrowers have felt
elements of isolation – especially given aforementioned public narratives.

*It [Facebook group] was incredibly helpful because you feel isolated. When you’re in that
situation where you have this high balance feeling like you’re gonna die in debt, feeling like
there’s never an end, and then you meet like thousands of people who are literally in your same
situation, and who are having the same struggles - it was just validating that my experience
wasn’t unique. There is a whole community of people that is struggling with this, and like, and all
there to help each other and to support each other. And you know you can learn from other
people’s mistakes. - Miranda*

*My friend and I joined that [Facebook group] together and have gleaned a lot of amazing
information from the folks in that group. I think that’s probably the biggest social aspect for me.
I also just think that it’s size and the volume of people in that group means that likelihood that
somebody else has already gone through. - Juliet*

*Generally, I find it to be a place where everyone has a similar goal of getting ourselves out from
under this debt, it’s a very supportive group. - Alexia*
After I saw more and more of those [TEPSLF applications], this is scary, but I did it, and it worked, and I saw more of those appear over time. I was like, Okay, this isn't a one off. It's working for people and that was the only way I was able to act upon it. - Marie

[In the Facebook group] seeing your experience reflected back at you, because part of this is that you feel crazy having to navigate this with so little information all the time. I, too, had a hard time finding information and good advice, I think that’s been extremely helpful as well. – Sharon

Sharon

So, they've provided safe space for people to vent. – Susie Q.

The connectedness personally helps me not feel like I'm on an island and by myself, and then getting to see everybody else’s experiences and not knowing, and knowing that I’m not the only one experiencing it. – Nikki W.

The comments shared earlier, along with those presented here, highlight the significance of the communal aspect within these groups. This aspect appears to be intertwined with elements from the first two themes. Collectively, these communities may consistently surpass, at least in the perception of borrowers, the offerings of the Federal Government or servicers. The latter entities either lack the capacity or have not demonstrated the intention to create a similar type of environment. Consequently, policymakers and advocates interested in assisting borrowers should focus on facilitating access to these groups.

As documented, prior to the introduction of the TEPSLF program, forgiveness under the PSLF umbrella was essentially non-existent. The TEPSLF, supported by the Biden administration, served as a corrective measure for historical shortcomings in the program. This initiative significantly improved the forgiveness prospects for borrowers who were legally entitled to it. Due to numerous stories of rejection, many PSLF borrowers had previously felt trapped in perpetual debt, contributing to a fair sense of mistrust in the Federal Government and servicers. However, since the inception of TEPSLF, these communities have transformed into spaces where successfully forgiven borrowers share their "wins," allowing others on the path to forgiveness to celebrate and witness PSLF achieving the intended purpose.

Even though my loans have been forgiven, I’m still a part of that group, because when I see forgiveness posts I still get teary. I remember when I saw my forgiveness, I cried for at least 2 hours straight. I can remember it perfectly, and I was in disbelief for days after. I would just get teary for no reason. Well, I mean, obviously for a reason. But sometimes when I see like people's forgiveness posts, and like they're just exactly like how I felt. I still get emotional. - Miranda

When people started getting forgiveness that was the best part ever. It was just seeing other people be successful in it, and that part was really heartwarming and great - people that you know, have devoted their lives to improving the lives of other people finally getting kind of their reward for that. – Carrie C.

Then just seeing people getting forgiven and then realizing too, at least during the time period that I was close, it was happening in waves, and you could log on in the morning when you wake
up and you start seeing people saying, “Forgiven today, forgiven today.” And it was like, “Oh, should I go check right now? Because today is the day that something is happening.” And so that was helpful. – Melissa

For these borrowers, sharing their successful forgiveness experiences and receiving support from the community was highly cathartic. Meanwhile, for those still on the journey toward forgiveness, posts showing forgiveness indicate that the program is beginning to yield results, offering them hope for an outcome that was once considered merely "magical thinking." Theoretically, these forgiveness success stories could contribute to rebuilding trust between borrowers and the Federal Government and servicers. However, that will be a lengthy process. These posts serve as positive affirmations for policymakers aiming to address structural issues within the PSLF program.
Recommendations

Here, borrowers have generally reported positive experiences with two prominent online community-based groups – the Facebook PSLF Support Group and the Reddit PSLF community. We cannot be sure that all communities would provide similarly positive experiences, but we are comfortable in suggesting that PSLF borrowers should seek out these two spaces – links are provided in the Footnotes 2 and 3. Additionally, policymakers and advocates should help borrowers access these groups. Given our findings, we have advice for both policymakers and advocate groups, and for borrowers.

_Policymakers and Advocates:_ Our suggestions for policymakers and advocates center around building stronger relationships and collaborations with administrators and members of these communities:

1. **Contact administrators of these groups to build partnerships in guiding borrowers towards these groups.** As showcased, borrowers overwhelmingly felt these two groups were highly beneficial, so helping more borrowers find these resources is likely to be a net benefit for individuals. Do not just provide a list of similar groups without vetting those groups, as negative experiences may fuel lingering concerns and distrust within the system.

2. **Collaborate with group administrators to enhance communication strategies and framing related to borrowers’ options and new policies.** Borrowers have expressed that community administrators and engaged members possess a communication style distinct from that of the Federal Government and servicers, addressing a notable problem.

3. **Borrowers are rightfully distrustful of policymakers and some advocates – but not of these groups.** Therefore, policymakers and advocates could connect with these groups to rebuild trust. Recent movement in granted forgiveness applications is extremely encouraging and that should be touted as a win. However, policymakers and advocates could do a better job of explicitly talking with (not to) these borrowers via the respective groups. Likely conversations between group administrators and policymakers/advocates would be better received than a conversation outside of these confines.

4. **When interacting with borrowers, avoid concealing responses or using legal jargon.** Engage in open conversations and provide straightforward discussions about the benefits and drawbacks of current and proposed policies. **Strive to be transparent and refrain from contributing to the ongoing distrust between borrowers and the system** - become the point where trust is rebuilt.

_Borrowers:_ We also have recommendations for borrowers seeking guidance and community:

1. **Explore these or similar groups after conducting a thorough evaluation.** Although borrowers have praised the positive experiences within these robust groups, quality in other groups may vary. We cannot rule negative experiences out. Therefore, when seeking out such communities, appraise the quality of information, kindness of interactions, and when pertinent, personal fit.
2. **Be comfortable and engage how you want to.** Some borrowers came to these groups to seek information and lurk, others were heavily engaged in the community. These groups are designed to assist you in the manner that aligns with your preferences.

3. **These borrowers emphasized the importance of accuracy over prompt information release.** Be patient with potential delays in information. Throughout CARES, TEPSLF, and the new SAVE program, borrowers consistently received updates from these communities. However, the information shared underwent revisions and included nuanced details. Members of these communities have observed that while these groups strive to present information in easily understandable formats, there is a commitment to ensuring accuracy, which may sometimes result in a delay in immediate details.

4. **Discover joy within these communities.** Navigating student loan debt can be isolating and emotionally challenging. These groups serve as a supportive community where individuals share their feelings based on similar experiences. Recently, members have celebrated instances of forgiveness, signaling progress in PSLF, even if the program remains imperfect. Join others in celebrating milestones as you work towards forgiveness.
Conclusion

The PSLF borrowers interviewed here suggested that the Facebook PSLF and r/PSLF Reddit communities have been overwhelmingly positive influences as they navigate the PSLF (and Income-Driven Repayment) system, adapt to policy changes, and continue to learn to live with student loan debt. It cannot be overstated that these borrowers had little to no trust in the communications from Federal Government and servicers but had immense trust in the information that these groups presented. To better serve borrowers, policymakers and advocates could loosely partner with these communities, in order to engage in more appropriately targeted communication and framing - as long as those partnerships do not push administrators into an “out-group” status where borrowers also become distrustful of these individuals and the community. It appears that the key to these groups’ success is the trust that administrators have built; and breaking that could destroy these communities, so caution in partnerships is warranted. Beyond helping borrowers navigate confusing systems, these are communal spaces where borrowers find a sense of belonging –which policymakers and servicers are unable to replicate, given obvious conflicts of interest and distrust. It is within these spaces that borrowers can break down their sense of isolation and make sense of their financial and psychological distress. Therefore, helping borrowers find a pathway into these communities could be extremely valuable to individual borrowers and could be a net financial and social benefit more widely.
Appendix A – Methodological Decisions

This work is part of an ongoing sequential explanatory mixed methods project. First, we recruited PSLF enrolled borrowers to engage in a survey that was open from August 2022 until July 2023. At the end of the survey borrowers were asked if they were interested in being interviewed. Of the $N=2,307$ profiles that finished the survey $n=1,586$ borrowers (69%) were open to a future interview. We then randomized borrowers interested in being interviewed – except for African American ($n=189$) borrowers and those who were Waiting on a Forgiveness Decision ($n=57$). We ignored randomization for these groups for other intended studies; as they we contacted each of these borrowers for interviews. From July 2023 through September 2023, our team contacted $n=692$ (44% of willing for interviews) individuals who suggested they were willing to be interviewed. Of the 692, we ultimately conducted and completed $N=104$ interviews – or 15% of borrowers contacted for an interview. As already reported, this qualitative study consists of $n=26$ borrowers who cited being involved in the PSLF Facebook group or Reddit threads. We also used pseudonyms, which every participant chose their own.
# Appendix B – Sample

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<th>Participant¹</th>
<th>Remaining Qualifying Payments²</th>
<th>Age</th>
<th>Race</th>
<th>Gender</th>
<th>Highest Degree</th>
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¹ Order of participants found in the table is determined by interview date – earlier interviews are the first name. Participants chose pseudonyms.
² Remaining qualifying payments can be zero but borrowers may not have achieved forgiveness yet – these are individuals we have labeled, “Waiting on a Forgiveness Decision.”
³ Qualifying repayments, occupation titles, and federal loan balances were determined at the time participants engaged with our survey and not at the time we interviewed them months later.


vii Ibid.


