

COUNTRY Financial - July 2011 Trend Survey

		Total	Gender			Age					Income					Married		Kids at Home		Worked with Financial Planner		What Role You Play In Financial Decisions			
		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
Given the rising cost of college, is a college education still a good financial investment for a young adult these days?	Yes	57.6%	53.0%	61.6%	59.9%	60.8%	58.7%	54.0%	55.1%	50.7%	46.6%	60.4%	72.5%	68.7%	67.6%	59.9%	53.8%	64.2%	53.9%	62.2%	55.9%	55.3%	59.6%	58.2%	46.3%
	No	25.7%	30.8%	21.2%	26.3%	24.1%	23.5%	29.2%	22.8%	30.3%	29.2%	27.4%	13.8%	21.9%	20.4%	24.0%	28.0%	20.8%	28.4%	21.4%	29.0%	30.4%	23.3%	22.0%	37.9%
	Not sure	16.7%	16.1%	17.2%	13.8%	15.1%	17.8%	16.8%	22.1%	19.0%	24.2%	12.2%	13.8%	9.4%	12.0%	16.1%	18.3%	15.0%	17.7%	16.4%	15.1%	14.3%	17.1%	19.8%	15.8%

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		Adults	Male	Female	18-29	30-39	40-49	50-64	65+	Under \$20K	\$20K-\$40K	\$40K-\$60K	\$60K-\$75K	\$75K-\$100K	\$100K+	Yes	No	Yes	No	Yes	No	Alone make decisions	Share decision making	Influence on decisions	Not involved in decisions
Do you believe parents should be responsible for paying for all, part or none of their child's higher education?	All of it	14.1%	16.3%	12.2%	22.9%	11.0%	11.7%	11.9%	15.2%	13.7%	13.7%	13.5%	12.5%	11.2%	18.3%	14.2%	13.7%	11.9%	15.4%	15.4%	12.9%	16.5%	13.2%	13.5%	2.5%
	Part of it	65.5%	60.1%	70.1%	53.0%	70.4%	69.9%	68.0%	63.3%	56.8%	63.5%	65.9%	78.3%	71.8%	70.8%	68.9%	59.6%	71.8%	61.9%	69.1%	64.8%	56.0%	71.1%	68.3%	62.7%
	None of it	15.8%	17.5%	14.4%	17.2%	14.5%	13.9%	16.6%	16.6%	23.7%	14.9%	16.5%	8.9%	15.8%	8.1%	14.4%	18.1%	12.1%	17.9%	12.2%	17.7%	21.6%	12.9%	9.3%	31.1%
	Not sure	4.6%	6.1%	3.3%	6.9%	4.1%	4.5%	3.5%	4.9%	5.7%	7.9%	4.0%	0.3%	1.2%	2.8%	2.5%	8.6%	4.2%	4.8%	3.2%	4.6%	5.9%	2.9%	8.8%	3.6%

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How Much Student Loan Debt is Too Much?	Less than \$10K	25.0%	26.9%	23.4%	28.6%	21.4%	26.7%	25.7%	25.7%	34.1%	27.6%	25.0%	16.8%	21.3%	13.8%	24.2%	25.5%	21.4%	27.1%	21.9%	27.5%	26.4%	23.0%	36.0%	21.0%
	Between \$10K and \$20K	35.5%	31.8%	38.8%	43.7%	33.2%	37.5%	35.0%	30.6%	35.4%	43.6%	32.2%	44.3%	33.3%	27.9%	35.1%	35.8%	39.9%	33.1%	33.2%	36.5%	34.7%	37.0%	33.2%	21.9%
	Between \$20K and \$30K	20.3%	22.0%	18.9%	15.0%	28.9%	15.7%	18.6%	15.6%	10.9%	14.9%	23.7%	24.4%	26.6%	27.6%	21.9%	17.6%	23.7%	18.4%	23.4%	17.6%	15.1%	22.7%	23.9%	3.5%
	Between \$30K and \$40K	5.1%	4.0%	6.0%	4.6%	4.9%	5.8%	5.8%	4.4%	6.7%	3.0%	4.8%	7.7%	2.6%	8.5%	4.9%	5.9%	4.8%	5.3%	7.0%	4.3%	6.5%	5.1%	0.4%	2.2%
	Between \$40K and \$50K	3.6%	3.7%	3.4%	4.6%	4.1%	4.8%	2.8%	2.1%	3.0%	1.5%	4.2%	1.5%	7.1%	7.7%	3.7%	3.7%	3.5%	3.6%	4.7%	3.3%	4.1%	3.6%	0.4%	13.1%
	More than \$50K	2.0%	2.1%	1.9%	1.2%	0.7%	3.5%	3.1%	2.6%	0.7%	1.0%	3.3%	3.1%	3.0%	3.5%	2.0%	2.1%	1.1%	2.5%	2.9%	1.6%	1.8%	2.0%	0.5%	13.6%
	Not sure	8.5%	9.5%	7.6%	2.3%	6.8%	6.0%	9.0%	18.9%	9.2%	8.4%	6.7%	2.1%	6.1%	11.1%	8.1%	9.4%	5.7%	10.0%	6.9%	9.2%	11.5%	6.6%	5.6%	24.7%

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Does the sluggish job market and above-average unemployment rate justify or negate the financial investment in college education?	Justifies the investment	42.1%	42.2%	42.0%	39.1%	42.1%	47.0%	42.6%	41.8%	26.7%	30.0%	49.1%	51.7%	62.2%	63.2%	46.6%	36.2%	39.7%	43.4%	55.5%	36.7%	36.0%	48.0%	35.9%	32.2%
	Negates the investment	29.3%	32.3%	26.7%	32.2%	32.4%	27.4%	28.7%	22.5%	32.7%	34.5%	32.7%	28.0%	21.8%	19.3%	26.7%	33.2%	33.1%	27.2%	22.8%	33.9%	34.6%	26.8%	29.1%	20.3%
	Not sure	28.6%	25.5%	31.3%	28.7%	25.5%	25.6%	28.7%	35.7%	40.5%	35.5%	18.2%	20.3%	16.0%	17.5%	26.8%	30.6%	27.2%	29.4%	21.7%	29.4%	29.4%	25.2%	35.1%	47.5%

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Answered By 1171 Adults Who Are Responsible for Children Going to College																									
What is more important: saving for your child's college education or saving for your own retirement?	Saving for your child's education	38.7%	34.8%	42.4%	65.9%	31.6%	33.3%	32.4%	28.2%	51.2%	52.1%	43.1%	34.9%	23.1%	34.7%	33.6%	57.6%	38.2%	40.0%	27.5%	42.7%	42.6%	37.2%	38.8%	58.9%
	Saving for retirement	45.4%	46.4%	44.6%	18.4%	53.3%	53.1%	49.5%	45.1%	29.8%	44.6%	44.1%	46.1%	65.5%	58.0%	50.2%	26.0%	47.2%	40.5%	57.4%	41.0%	47.1%	46.8%	23.6%	0.0%
	Not sure	15.9%	18.9%	13.0%	15.7%	15.2%	13.6%	18.1%	26.7%	19.0%	27.8%	12.8%	19.0%	11.4%	7.4%	16.2%	16.4%	14.6%	19.5%	15.1%	16.4%	10.4%	16.0%	37.7%	41.1%

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Should your child work a part-time job during the school year to help pay for some of the costs of being at college?	Yes	78.4%	81.2%	75.9%	57.9%	85.9%	77.6%	82.2%	78.3%	66.4%	53.2%	85.2%	88.6%	83.9%	83.6%	80.7%	67.0%	77.3%	81.5%	85.9%	75.7%	72.4%	79.8%	75.8%	88.6%
	No	15.5%	12.7%	18.2%	36.8%	8.7%	11.3%	13.6%	10.9%	29.3%	27.9%	10.4%	11.4%	10.7%	11.4%	12.6%	28.9%	15.6%	15.3%	9.0%	18.4%	25.6%	13.3%	13.6%	11.4%
	Not sure	6.0%	6.1%	6.0%	5.3%	5.4%	11.1%	4.2%	10.8%	4.3%	18.9%	4.4%	0.0%	5.4%	5.0%	6.7%	4.1%	7.1%	3.1%	5.1%	5.9%	2.0%	6.9%	10.6%	0.0%