

**FILED**

July 19, 2018

**OFFICE OF  
APPELLATE COURTS**

STATE OF MINNESOTA

IN SUPREME COURT

ADM10-8008

**ORDER ESTABLISHING COMMENT PERIOD  
ON PROPOSED AMENDMENTS TO THE  
RULES FOR ADMISSION TO THE BAR**

On June 28, 2018, the Minnesota State Bar Association (MSBA) filed a petition that proposes an amendment to Rule 4(c) of the Rules for Admission to the Bar, to permit certain qualified law students to sit for the bar examination during the final year of law school. The MSBA's petition is attached to this order. The court will consider the MSBA's petition and proposed amendment to Rule 4(c) of the Rules for Admission to the Bar after providing for a public comment period.

IT IS HEREBY ORDERED that any person or organization wishing to provide written comments in support of or in opposition to the proposed amendment to Rule 4(c) of the Rules for Admission to the Bar shall file one copy of those comments with the Clerk of the Appellate Courts, using the appellate courts' electronic filing system if required to do so, *see* Minn. R. Civ. App. P. 125.01(a)(1). All comments shall be filed so as to be received on or before September 17, 2018.

Dated: July 19, 2018

BY THE COURT:



Lorie S. Gildea  
Chief Justice

Case No. ADM10-8008  
STATE OF MINNESOTA  
IN SUPREME COURT



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In Re: Minnesota Rules for Admission to the Bar

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**PETITION OF MINNESOTA STATE BAR ASSOCIATION TO AMEND  
RULE 4(c) OF THE RULES FOR ADMISSION TO THE BAR**

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TO: THE HONORABLE JUSTICES OF THE SUPREME COURT OF THE STATE OF MINNESOTA:

Petitioner Minnesota State Bar Association (“MSBA”) respectfully submits this petition asking this Court to adopt the attached Amendment to Rule 4(c) of the Minnesota Rules for Admission to the Bar. The proposed amendment would permit certain qualified law students to sit for the bar examination during their final year in law school. The amendment provides a meaningful first step in addressing the problem of excessive student debt facing new law graduates and lawyers while posing little risk to the profession or to the public.

In support of its petition, the MSBA states:

1. The petitioner MSBA is a not-for-profit association of lawyers admitted to practice before this Court and the lower courts of the State of Minnesota.
2. This Court has the exclusive power to determine the requirements for admission to the practice of law in the courts of the State of Minnesota and has adopted the Minnesota Rules for Admission to the Bar to set forth those requirements. This Court has

amended the Rules for Admission to the Bar from time to time for good cause shown.

3. The interest of the MSBA in this matter is law students are eligible to become student members of the MSBA. During the 2017-2018 bar year, 1300 students enrolled in Minnesota law schools have been members of the MSBA.

4. Moreover, most graduates of Minnesota law schools become lawyer members of the MSBA. Many of those lawyers experience the crushing burden of student debt described in this petition and face practical limitations in their professional employment because of that debt. The MSBA thus acts on behalf of its current and future members in seeking to reduce the problem of law student debt.

5. The MSBA asks this Court to publish the attached Amendment to Rule 4(c), Minn. R. Admission to the Bar for comment and, after suitable notice and consideration, adopt the proposed amendments.

## **BACKGROUND**

### **The legal profession suffers from a national student loan crisis.**

6. The amount of money borrowed by law students to finance their legal education is both staggering and increasing.<sup>1</sup> This debt has reduced personal and professional opportunities for new lawyers across Minnesota and the United States, and is reshaping the

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<sup>1</sup> ABA TASK FORCE ON FINANCING LEGAL EDUCATION, THE REPORT OF THE TASK FORCE 8 (2015) [hereinafter ABA REPORT]; *available at*

[https://www.americanbar.org/content/dam/aba/administrative/legal\\_education\\_and\\_admissions\\_to\\_the\\_bar/reports/2015\\_june\\_report\\_of\\_the\\_aba\\_task\\_force\\_on\\_the\\_financing\\_of\\_legal\\_education.authcheckdam.pdf](https://www.americanbar.org/content/dam/aba/administrative/legal_education_and_admissions_to_the_bar/reports/2015_june_report_of_the_aba_task_force_on_the_financing_of_legal_education.authcheckdam.pdf).

legal profession.<sup>2</sup>

7. In June 2015, the American Bar Association’s Task Force on Financing Legal Education issued a report examining the cost of legal education, the contemporary law school business model, and law student indebtedness.<sup>3</sup> The Task Force highlighted several trends bearing on this petition: increasing tuition, increasing student debt, and declining law school enrollment.<sup>4</sup>

8. Even adjusting for inflation, the cost of law school has substantially increased.<sup>5</sup> In the fifteen years between the 1999-2000 and 2014-2015 school years, private law school tuition increased 29% and public law school in-state tuition increased 104%.<sup>6</sup> Rising tuition translated to an overall increase in the cost of law school attendance despite growth in “tuition discounting” (i.e. grants and scholarships).<sup>7</sup> Much of this increase in costs has translated to burgeoning debt among newer lawyers.

9. While grants and scholarships provide some relief, “most students still borrow to help finance their legal education.”<sup>8</sup> And the amount new lawyers borrow has risen dramatically. The average debt for private law school students increased from \$102,000 in

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<sup>2</sup> *Id.*; see also Federal Student Aid, *Understanding Repayment*, <https://studentaid.ed.gov/sa/repay-loans/understand> (noting that repayment does not start on “most federal loans until after you leave college or drop below half-time enrollment.”).

<sup>3</sup> ABA REPORT, *supra* note 1, at 2.

<sup>4</sup> *Id.* at 6-9.

<sup>5</sup> *Id.* at 7.

<sup>6</sup> *Id.*

<sup>7</sup> *Id.* at 27.

<sup>8</sup> *Id.* at 8.

2005-06 to \$127,000 in 2012-13, and for public law school students it increased from \$66,000 to \$88,000.<sup>9</sup> Students' cumulative debt, including undergraduate loans, has similarly increased over that time.<sup>10</sup>

10. As a legal education has become more expensive and more debt-dependent, the legal profession has seen an overall reduction in students pursuing a legal education. In the 2000 to 2015 period studied by the ABA, “30% fewer people entered a private law school; and 18% fewer entered a public law school.”<sup>11</sup> Though this downward trend has begun to flatten,<sup>12</sup> law school enrollment remains near its lowest point in 42 years.<sup>13</sup>

11. Enrollment decline is not simply an unfortunate byproduct of rising debt. The decline also contributes to the debt crisis. Because “[l]aw schools are tuition-dependent for their revenues, and some are heavily—if not exclusively—tuition-dependent,” lower enrollment places upward pressures on tuition, and, by extension, student debt.<sup>14</sup>

**Minnesota’s new lawyers suffer from similar ill-effects of student debt.**

12. The experience of Minnesota’s law students reflects the national trend. According to publicly available data, the stated cost of each of Minnesota’s three law schools

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<sup>9</sup> *Id.* (“Using inflation-adjusted (CPI) 2014\$”).

<sup>10</sup> *Id.* at 32.

<sup>11</sup> *Id.* at 6.

<sup>12</sup> Why flat enrollment is great news for law students, *The National Jurist*, <http://www.nationaljurist.com/prelaw/why-flat-enrollment-great-news-law-schools> (January 13, 2017).

<sup>13</sup> *Id.*

<sup>14</sup> ABA REPORT, *supra* note 1, at 22 (noting that for all law schools, “the average was 69% of revenue in AY2012-13 . . . with 25% of schools receiving at least 88% of their revenue from tuition.”).

exceeds \$180,000 for three years:

| <b>Law School</b>   | <b>2017 Tuition</b> | <b>2017 Living Expenses</b> | <b>Total Cost for Three Years</b> |
|---|---------------------|-----------------------------|-----------------------------------|
| University of Minnesota Law School (resident) <sup>15</sup> | \$44,066            | \$18,004                    | \$186,210                         |
| University of St. Thomas School of Law <sup>16</sup>        | \$40,247            | \$20,641                    | \$182,664                         |
| Mitchell Hamline School of Law <sup>17</sup>                | \$42,816            | \$19,450                    | \$186,798                         |

13. Despite increasing scholarships, grants, and tuition discounting, Minnesota's

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<sup>15</sup> University of Minnesota Law School, *Standard 509 Information Report 1* (2017)

<sup>16</sup> University of St. Thomas (Minnesota), *Standard 509 Information Report 1* (2017)

<sup>17</sup> Mitchell Hamline School of Law, *Standard 509 Information Report 1* (2017)

new lawyers continue to graduate with debt burdens that vastly exceed their earnings:

| <b>Law School</b>                      | <b>Avg. Debt Burden<sup>18</sup></b> | <b>% of Students with Debt</b> | <b>Median Starting Salary<sup>19</sup></b> |
|--|--------------------------------------|--------------------------------|--|
| University of Minnesota Law School     | \$97,910                             | 75%                            | \$62,500 <sup>20</sup>                     |
| University of St. Thomas School of Law | \$77,875                             | 75%                            | \$55,000 <sup>21</sup>                     |
| Mitchell Hamline School of Law         | \$89,469                             | 60%                            | \$53,000/\$57,500 <sup>22</sup>            |

14. The experience of Minnesota’s new lawyers vividly demonstrates the impact of these six-figure debt loads. In a 2015 survey conducted of new lawyer members of the Hennepin County Bar Association, 89.4% carried student loan debt, and 98.4% of all debt originated from law school.<sup>23</sup> Of respondents answering the question, 71.1% indicated their student debt delayed or prevented buying a home.<sup>24</sup> Likewise, 61.7% of respondents put off or chose not to start a family because of their student loans. 81.5% delayed or did not save for

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<sup>18</sup> U.S. News & World Report, *Which Law School Graduates Have the Most Debt* (2018) (available at <https://www.usnews.com/best-graduate-schools/top-law-schools/grad-debt-rankings/>).

<sup>19</sup> Refers to median starting salary for “bar passage required” positions.

<sup>20</sup> University of Minnesota Law School, *National Association for Law Placement Class of 2016 Summary Report 1* (2016)

<sup>21</sup> University of St. Thomas Law School, *National Association for Law Placement Class of 2016 Summary Report 1* (2016)

<sup>22</sup> William Mitchell College of Law, *National Association for Law Placement Class of 2015 Summary Report 2* (2015); Hamline University School of Law, *National Association for Law Placement Class of 2015 Summary Report 2* (2015)

<sup>23</sup> Hennepin County Bar Association, *Member Survey* (2015), attached as Appendix.

<sup>24</sup> *Id* at 21.

retirement because of debt-related concerns.<sup>25</sup>

15. Beyond the personal impact of their debt, 69.2% of respondents remained in a job either because of its higher rate of pay or to qualify for student loan forgiveness programs.<sup>26</sup>

16. The impact of law student debt is multifaceted. It is local and national, personal and professional. And it is reshaping the legal profession: placing higher and higher barriers to entry and constricting the professional opportunities for an entire generation of lawyers.

**Permitting law students in their final year to sit for the bar examination will help ease the burdens of student debt on Minnesota lawyers.**

17. There is no magic bullet to fix the current crisis in student debt for new attorneys. Permitting some qualified law students to sit for the bar examination prior to graduation is one important step that can ease the burden. Specifically, early examination provides two tangible benefits for eligible law students. It allows them to reduce or eliminate indebtedness incurred during the gap between law school graduation and bar admission. Second, it provides immediate access to a broader array of job opportunities, allowing eligible students to enter the job market sooner.

18. Under the current rules, law students who graduate in May must wait until October before obtaining bar examination results and being admitted to practice. During this period, many students must not only begin repaying their student loans (a debt burden that

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<sup>25</sup> *Id.*

<sup>26</sup> *Id.*



can be equivalent to a home mortgage), but also incur additional debt to meet living expenses and pay for bar exam preparation. The delay between examination and admission amplifies student indebtedness, exacerbating an already severe problem.

19. By contrast, an early examination option would reduce the current five month gap and allow eligible admittees to avoid incurring additional indebtedness. Under an early examination option, eligible law students prepare for the bar examination during December and January of their final year, sit for the February examination, and are eligible for admission shortly after graduation.

20. Beyond the bare avoidance of further debt, early examination provides additional and earlier avenues to employment for Minnesota's newest lawyers. While some of Minnesota's largest law firms are able to provide employment for their new lawyers prior to admission, such arrangements are the exception rather than the rule. In small, mid-sized, government, and non-profit practice settings, employment is only available upon bar passage and admission. Permitting eligible law students to sit for the bar exam prior to graduation means that those students can avoid a five-month income gap and put their education to use within weeks of graduation.

21. This benefit is significant. One new lawyer admitted under the early examination rules of another jurisdiction attached a value of \$40,000 to the opportunity—adding together the combined benefit of immediate access to employment and reduced debt.<sup>27</sup> Petitioners

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<sup>27</sup> Arizona Attorney Regulation Advisory Committee Early Testing Report 2 (December, 2014); *available at* [http://www.azcourts.gov/Portals/108/Meetings/2014/ARC\\_EarlyTestingReport\\_10Dec2014.pdf](http://www.azcourts.gov/Portals/108/Meetings/2014/ARC_EarlyTestingReport_10Dec2014.pdf)

propose that providing such a benefit to Minnesota's newest lawyers marks at least one step the profession can take to curb the adverse impacts of student debt.

**Sixteen states permit law students to take the bar examination before graduation.**

22. The amendments proposed are not novel. Sixteen states permit some form of early bar examination, allowing law students to sit for the bar prior to receiving their JD Degree.<sup>28</sup> Minnesota is not among them. Of these sixteen:

- a. Five (Kentucky, Maryland, Missouri, Virginia, West Virginia) permit examination prior to degree conferral for applicants who have completed all degree requirements prior to examination.
- b. Five (Iowa, Kansas, Mississippi, North Carolina, Wisconsin) allow law students to take the bar exam as long as the student completes his or her degree within a fixed number of days of the examination. Early examination windows range from 30 to 60 days.
- c. Texas allows students within four semester hours of graduating to sit for the bar exam.
- d. Indiana allows law student examinees who have fewer than five credit hours to complete, are within 100 days of graduation, and have completed two hours of professional responsibility instruction.

23. The remaining four states all have recently amended their rules of admission

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<sup>28</sup> National Conference of Bar Examiners and American Bar Association Section of Legal Education and Admission to the Bar, *Comprehensive Guide to Bar Admission Requirements 2018* at 3 (2018).

(two as recently as 2016) to permit qualified law students to take the bar examination during their final year of law school, under certain conditions:

- a. New York began a “pro bono scholars” program in 2014, permitting third year law students to sit for the February bar examination prior to graduation contingent upon their enrollment in the pro bono scholars program, a 500 hour pro bono service program stretching over the final 12-weeks of the law student’s final semester.<sup>29</sup> New York also allows law students who have completed all work required for graduation to sit for the bar exam prior to receiving their JD degree.
- b. In 2016, following a successful pilot project, Arizona adopted a permanent rule that allows third-year law students to sit for the bar if, *inter alia*: i) they are currently enrolled in good standing and are determined by their law school to be academically prepared for early testing, and ii) are expected to graduate within 120 days of the early examination, having completed all but the final eight semester hours necessary to graduate.
- c. In 2016, Oregon adopted substantially similar requirements to those in Arizona.<sup>30</sup>
- d. In 2016, Vermont also approved early test-taking for law students who have completed the equivalent of five semesters of full-time study and will

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<sup>29</sup> New York Rules of the Court of Appeals for the Admission of Attorneys, Rule 520.17 (2014).

<sup>30</sup> Supreme Court of Oregon, Rules for Admission of Attorneys, Rule 3.05(4) (2017).

graduate within six months of taking the exam.<sup>31</sup>

24. Each of these experiences provides assurance that an early examination option can be effective and appropriately implemented without risk to the public or the profession.

**Arizona’s experience with early examination is particularly instructive.**

25. Of the jurisdictions with an early admission option, Arizona’s experience provides some of the most telling and reliable data.

26. In 2012, the Arizona Supreme Court considered a petition for a rule change permitting third-year law students to sit for the bar examination.<sup>32</sup> The petition was amended to specify that proposed eligibility be conditioned on the following:

- a. The student being in good standing at an accredited law school;
- b. The student being expected to graduate within 120 days of the first day of the bar examination;
- c. The student having met all graduation requirements except for not more than eight semester hours;
- d. The student being certified as “academically prepared” by his or her law school; and
- e. The student not being enrolled in more than two semester hours during both the month of the examination as well as the month preceding the

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<sup>31</sup> Rules of Admission to the Bar of the Vermont Supreme Court, Rule 9(c)(5) (2016).

<sup>32</sup> Arizona Attorney Regulation Advisory Committee, Supplemental Report on the Early Examination Project 2 (June 2016) (“ARC Report”).

examination.<sup>33</sup>

27. Opponents of the petition, the Arizona Attorney Regulation Advisory Committee, expressed concerns including: a reduction in the Court's oversight of candidates; students' ability to study for the bar examination while in school; the negative experience of some law schools that had allowed early testing; and that early passage of the bar exam did not mean immediate admission to the bar.<sup>34</sup>

28. The petition ultimately yielded a pilot project, the results of which were dramatic. In their 2015 Annual Report, the Arizona Attorney Regulation Advisory Committee counted 37 early examinees and an 89% passage rate.<sup>35</sup> The passage rate for regular testers was 64%. In the May following the examination, 65% of early examinees were admitted as compared with 33% of regular examinees.<sup>36</sup> A May 2014 survey of early-test takers revealed that *all* of those responding would recommend early-examination.<sup>37</sup>

29. The experiences of this first cohort have been born out in subsequent examinations. Passage rates in February 2016 for early-examinees was 72%, exceeding their regular test-taking peers' passage rate of 49%. Moreover, the program has yielded concrete benefits for its participants. A June 2016 survey found 78% of all admitted respondents, secured J.D.-required employment within one month of admission. 95% of respondents

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<sup>33</sup> Rule 34(b)2, Ariz. R. Sup. Ct.

<sup>34</sup> "The 3L February Bar Exam: An Experiment Underway in Arizona," Sally Rider and Mark Miller, *The Bar Examiner* 19 (September 2013).

<sup>35</sup> Arizona Attorney Regulation Advisory Committee, Annual Report (April 2015).

<sup>36</sup> *Id.*

<sup>37</sup> Arizona Attorney Regulation Advisory Committee, Early Testing Report (December 2014).

indicated that they would again test early as opposed to waiting for the July exam. In its Supplemental Report, issued in June 2016, the Arizona Attorney Regulation Advisory Committee recommended a permanent codification of the rule change to the Court. In September 2016, the Arizona Court approved the early bar exam on a permanent basis, effective January 1, 2017.<sup>38</sup>

30. In 2017, the passage rate for early exam test takers in Arizona was 66%.<sup>39</sup> While that number has decreased, it is still well above the 50% passage rate for other test takers.<sup>40</sup>

**Early examination poses little risk to the profession or public.**

31. Arizona’s experience demonstrates that early bar examination poses little risk to the public or to the profession. The core requirements for bar admission are unchanged, it is only their timing which is modified. Moreover, early test-takers appear to pass at higher rates than others, suggesting little danger that such test takers are unprepared for admission to the bar.

32. While the risks of an early bar examination option are minimal, the benefits have the potential to be significant. As discussed above, the proposed Amendment to the Rules for Admission to the Bar would provide meaningful relief to Minnesota’s newest lawyers who presently labor under six-figure debt burdens. In addition, small, non-profit, and public-sector employers who have traditionally been unable to hire graduates until after their bar

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<sup>38</sup> “Is Sooner Sometimes Better Than Later? Arizona’s Early Bar Exam,” Hon. Scott Bales, *The Bar Examiner* (March 2017).

<sup>39</sup> Arizona Attorney Regulation Advisory Committee, Annual Report 7 (April 2018).

<sup>40</sup>*Id* at 3.

admission in October, may have more immediate access to capable new lawyers.

33. Petitioner believes these benefits support an amendment to the rules, without any corresponding risk of lowering Minnesota's high professional standards.

**The MSBA proposes an amendment to Rules for Bar Admission to permit qualified law students to sit for the February bar examination.**

34. For the reasons set forth above, Petitioner, the Minnesota State Bar Association, asks this Court to amend Rule 4(c), Minn. R. Admission to the Bar, to permit early examination of eligible law students. Like Arizona's rule, Petitioner suggests limitations on eligibility for early examination to ensure test-takers are prepared and their legal education is not adversely impacted. Such limitations should include:

- a. The examinee should be enrolled in good standing at an accredited law school;
- b. The examinee must be expected to graduate within 180 days from the first day of the examination;
- c. The examinee must be determined by his or her law school to be "academically prepared" for early testing as determined by each law school and attested to by the school's dean;
- d. The examinee is enrolled in an appropriate course load which will support him or her in preparation for the bar examination. Petitioner proposes that what constitutes an "appropriate course load" is best determined by the examinee's law school.

**CONCLUSION**

35. The implementation of an early bar examination option for Minnesota law

students will help ease the burden of law student debt without meaningful risk to the profession or public. Petitioner, the Minnesota State Bar Association, therefore asks that this Court join the 16 states which already provide for early examination and amend its Rules for Admission to the Bar to permit such an option in Minnesota.



DATED: June 28, 2018

Respectfully submitted,

MINNESOTA STATE BAR ASSOCIATION

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*Attorneys for the Minnesota State Bar Association*

**FILED**

June 28, 2018

**OFFICE OF  
APPELLATE COURTS**

**ATTACHMENT**

Proposed Amendment

Rule 4(c) of the Rules for Admission to the bar shall be amended to add a new section as follows:

*(3) An applicant may be allowed to sit for the Minnesota uniform bar examination prior to the award of a J. D. degree if the applicant:*

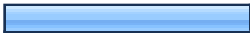

- (i) is a currently enrolled student in good standing at an approved law school;*
- (ii) is expected to graduate with a J.D. degree within one hundred eighty (180) days of the first day of early exam administration;*
- (iii) has been determined by their school to be academically prepared for early testing;*
- (iv) is currently or will be enrolled in an appropriate course load of study that will adequately support preparation to take the bar exam as determined by their school; and*
- (v) provides by the deadline to the Board of Law Examiners, on a form provided by the Board of Law Examiners, an affidavit attested to by the applicant and the dean of the law school that the applicant meets the above criteria. A law school's decision not to certify that the student meets the criteria is final.*

**FILED**



June 28, 2018

**OFFICE OF  
APPELLATE COURTS**



**30. Are you a new lawyer? (Defined by the HCBA as an attorney member who has passed the bar within the past 6 years OR who is 36 years of age or younger)**

|                           |   | Response<br>Percent | Response<br>Count |
|---------------------------|---|---------------------|-------------------|
| YES, I am a New Lawyer    |  | 36.7%               | 214               |
| NO, I am not a New Lawyer |  | 63.3%               | 369               |
| <b>answered question</b>  |   |                     | <b>583</b>        |
| <b>skipped question</b>   |   |                     | <b>87</b>         |




**31. Do you currently have student loan debt?**

|                          |  | Response<br>Percent | Response<br>Count |
|--------------------------|--|---------------------|-------------------|
| Yes                      |  | 89.4%               | 194               |
| No                       |  | 10.6%               | 23                |
| <b>answered question</b> |  |                     | <b>217</b>        |
| <b>skipped question</b>  |  |                     | <b>453</b>        |

**32. Approximately how much do you pay in total student loan debt each month?**

|                            |  | Response<br>Percent | Response<br>Count |
|----------------------------|--|---------------------|-------------------|
| Monthly debt payment: \$   |  | 99.4%               | 180               |
| At what interest rate (%)? |  | 91.2%               | 165               |
| <b>answered question</b>   |  |                     | <b>181</b>        |
| <b>skipped question</b>    |  |                     | <b>489</b>        |

**33. Is this student loan debt from: (Check all that apply)**

|                   |  | Response Percent | Response Count |
|-------------------|--|------------------|----------------|
| Law School        |  | 98.4%            | 189            |
| Graduate School   |   | 7.8%             | 15             |
| College           |   | 35.4%            | 68             |
|                   | Other (please specify)   |                  | 4              |
| answered question |  |                  | 192            |
| skipped question  |  |                  | 478            |

**34. In what year do you expect to have your student loan debt fully paid off?**

|                   | Response Count |
|-------------------|----------------|
|                   | 183            |
| answered question | 183            |
| skipped question  | 487            |

**35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**




|                          | No impact (1)     | Impact has delayed moving forward (2) | Impact has strongly influenced the choice not to pursue for the foreseeable future (3) | Rating Count |
|--------------------------|-------------------|---------------------------------------|--|--------------|
| Buying a home            | 28.9% (54)        | <b>41.2% (77)</b>                     | 29.9% (56)   | 187          |
| Buying/leasing a car     | <b>38.1% (72)</b> | 34.9% (66)                            | 27.0% (51)   | 189          |
| Having/adopting children | <b>38.3% (72)</b> | 30.3% (57)                            | 31.4% (59)   | 188          |
| Saving for retirement    | 18.4% (35)        | <b>44.7% (85)</b>                     | 36.8% (70)   | 190          |

What other areas of your life have been impacted by student loan debt? 91

answered question 191

skipped question 479

**36. What impact, if any, has student loan debt had on your personal career decisions?**

|  |   | Response Percent | Response Count |
|--|---|------------------|----------------|
| No impact  |  | 35.5%            | 60             |
| Took/stay with a higher-paying job in order to pay off student loan debt |  | <b>49.7%</b>     | <b>84</b>      |
| Took/stay with a job that meets federal loan forgiveness criteria        |  | 19.5%            | 33             |

Other (please specify): 28

answered question 169

skipped question 501

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

| Monthly debt payment: \$ |   |                      |
|--------------------------|---|----------------------|
| 1                        | 100   | Feb 8, 2015 7:50 PM  |
| 2                        | 500.00                                      | Feb 8, 2015 10:39 AM |
| 3                        | 1800  | Feb 7, 2015 3:31 PM  |
| 4                        | 840   | Feb 7, 2015 10:40 AM |
| 5                        | 1000  | Feb 6, 2015 7:26 PM  |
| 6                        | 1150  | Feb 6, 2015 1:40 PM  |
| 7                        | 890.00                                      | Feb 6, 2015 12:50 PM |
| 8                        | 450   | Feb 6, 2015 12:10 PM |
| 9                        | 160   | Feb 6, 2015 11:51 AM |
| 10                       | 270   | Feb 6, 2015 11:48 AM |
| 11                       | 1000  | Feb 6, 2015 11:43 AM |
| 12                       | 1,627.20                                    | Feb 6, 2015 11:33 AM |
| 13                       | 1,400                                       | Feb 6, 2015 11:24 AM |
| 14                       | 2200  | Feb 6, 2015 10:29 AM |
| 15                       | income-based repayment                      | Feb 6, 2015 10:03 AM |
| 16                       | \$900                                       | Feb 6, 2015 9:26 AM  |
| 17                       | Can't remember. no more than \$40,000 total | Feb 6, 2015 9:01 AM  |
| 18                       | 219   | Feb 6, 2015 8:53 AM  |
| 19                       | \$1,200                                     | Feb 6, 2015 8:53 AM  |
| 20                       | 2500  | Feb 6, 2015 8:52 AM  |
| 21                       | 700   | Feb 6, 2015 8:45 AM  |
| 22                       | 600   | Feb 6, 2015 8:42 AM  |
| 23                       | 650   | Feb 6, 2015 8:40 AM  |
| 24                       | 200   | Feb 6, 2015 8:31 AM  |
| 25                       | 750   | Feb 6, 2015 8:28 AM  |
| 26                       | 2500  | Feb 6, 2015 8:25 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|    |  |                     |
|----|--|---------------------|
| 27 | 2000   | Feb 6, 2015 8:21 AM |
| 28 | \$1,200  | Feb 6, 2015 8:01 AM |
| 29 | \$1500   | Feb 6, 2015 8:00 AM |
| 30 | 350  | Feb 6, 2015 7:58 AM |
| 31 | on Income-based repayment, \$350   | Feb 6, 2015 7:58 AM |
| 32 | 350  | Feb 6, 2015 7:57 AM |
| 33 | 1300   | Feb 6, 2015 7:54 AM |
| 34 | currently \$0 (I have been unemployed and qualify for deferrment - before I applied for this program I was scheduled to pay \$2500/month | Feb 6, 2015 7:53 AM |
| 35 | 1500   | Feb 6, 2015 7:51 AM |
| 36 | 0  | Feb 6, 2015 7:49 AM |
| 37 | 1000   | Feb 6, 2015 7:48 AM |
| 38 | 800  | Feb 6, 2015 7:47 AM |
| 39 | 1,115  | Feb 6, 2015 7:45 AM |
| 40 | 0  | Feb 6, 2015 7:44 AM |
| 41 | \$1500   | Feb 6, 2015 7:43 AM |
| 42 | 1200   | Feb 6, 2015 7:39 AM |
| 43 | 377  | Feb 6, 2015 7:39 AM |
| 44 | 1200   | Feb 6, 2015 7:37 AM |
| 45 | 180  | Feb 6, 2015 7:36 AM |
| 46 | 385  | Feb 6, 2015 7:34 AM |
| 47 | \$900  | Feb 6, 2015 7:34 AM |
| 48 | 2500   | Feb 6, 2015 7:33 AM |
| 49 | 320  | Feb 6, 2015 7:33 AM |
| 50 | 500  | Feb 6, 2015 7:33 AM |
| 51 | 2300   | Feb 6, 2015 7:32 AM |
| 52 | 300  | Feb 6, 2015 7:31 AM |
| 53 | 1,000  | Feb 6, 2015 7:31 AM |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|    |   |                      |
|----|---|----------------------|
| 54 | 458   | Feb 6, 2015 7:29 AM  |
| 55 | 850   | Feb 6, 2015 7:27 AM  |
| 56 | 450   | Feb 6, 2015 7:26 AM  |
| 57 | 500   | Feb 6, 2015 7:26 AM  |
| 58 | 750   | Feb 6, 2015 7:23 AM  |
| 59 | 1100  | Feb 6, 2015 7:23 AM  |
| 60 | 1500  | Feb 6, 2015 7:22 AM  |
| 61 | 145   | Feb 6, 2015 7:20 AM  |
| 62 | \$1000                                      | Feb 6, 2015 7:20 AM  |
| 63 | 500   | Feb 6, 2015 7:20 AM  |
| 64 | \$1,200                                     | Feb 6, 2015 7:19 AM  |
| 65 | 550   | Feb 6, 2015 7:19 AM  |
| 66 | 1250.00                                     | Feb 6, 2015 7:19 AM  |
| 67 | 1000  | Feb 6, 2015 7:18 AM  |
| 68 | fluctuates, scheduled payment is \$2,000.00 | Feb 6, 2015 7:18 AM  |
| 69 | 350.00                                      | Feb 6, 2015 7:17 AM  |
| 70 | 500   | Feb 6, 2015 7:17 AM  |
| 71 | 350   | Feb 6, 2015 7:17 AM  |
| 72 | 1000  | Feb 6, 2015 7:16 AM  |
| 73 | 396   | Feb 6, 2015 7:15 AM  |
| 74 | 500   | Feb 6, 2015 4:11 AM  |
| 75 | 500   | Feb 5, 2015 6:23 PM  |
| 76 | 450   | Feb 5, 2015 12:22 PM |
| 77 | 1500  | Feb 5, 2015 12:18 PM |
| 78 | 1095  | Feb 5, 2015 8:45 AM  |
| 79 | 1800  | Feb 5, 2015 8:07 AM  |
| 80 | 703   | Feb 5, 2015 7:50 AM  |



Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |               |                       |
|-----|---------------|-----------------------|
| 81  | more than 900 | Feb 5, 2015 6:25 AM   |
| 82  | 2850.00       | Feb 4, 2015 7:08 PM   |
| 83  | 300           | Feb 4, 2015 5:15 PM   |
| 84  | 480           | Feb 4, 2015 3:10 PM   |
| 85  | 1000          | Feb 4, 2015 3:01 PM   |
| 86  | 100           | Feb 4, 2015 2:39 PM   |
| 87  | 1200          | Feb 4, 2015 1:54 PM   |
| 88  | 600           | Feb 4, 2015 1:36 PM   |
| 89  | 1500          | Feb 4, 2015 1:35 PM   |
| 90  | 750.00        | Feb 3, 2015 9:39 AM   |
| 91  | 450           | Feb 3, 2015 8:20 AM   |
| 92  | 240           | Feb 2, 2015 2:14 PM   |
| 93  | 1200          | Feb 2, 2015 1:27 PM   |
| 94  | 2200          | Feb 2, 2015 9:37 AM   |
| 95  | 720           | Feb 2, 2015 7:35 AM   |
| 96  | 1000          | Feb 1, 2015 3:25 PM   |
| 97  | 1875          | Feb 1, 2015 11:20 AM  |
| 98  | 418           | Jan 31, 2015 6:57 PM  |
| 99  | 500           | Jan 31, 2015 12:10 PM |
| 100 | 1300          | Jan 30, 2015 4:04 PM  |
| 101 | 1100          | Jan 30, 2015 2:00 PM  |
| 102 | 1000          | Jan 30, 2015 6:06 AM  |
| 103 | 550           | Jan 29, 2015 7:31 PM  |
| 104 | 450.00        | Jan 29, 2015 2:07 PM  |
| 105 | 0             | Jan 29, 2015 2:02 PM  |
| 106 | 300           | Jan 29, 2015 12:57 PM |
| 107 | 200.89        | Jan 29, 2015 12:54 PM |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |   |                       |
|-----|---|-----------------------|
| 108 | 300                                     | Jan 29, 2015 12:11 PM |
| 109 | 225                                     | Jan 29, 2015 11:47 AM |
| 110 | 380                                     | Jan 29, 2015 11:43 AM |
| 111 | 900 (income based--debt is MUCH higher) | Jan 29, 2015 11:11 AM |
| 112 | 1400                                    | Jan 29, 2015 11:03 AM |
| 113 | 1500                                    | Jan 29, 2015 9:25 AM  |
| 114 | 650                                     | Jan 29, 2015 9:15 AM  |
| 115 | 200                                     | Jan 29, 2015 8:47 AM  |
| 116 | 2000                                    | Jan 28, 2015 2:59 PM  |
| 117 | 1200                                    | Jan 28, 2015 2:51 PM  |
| 118 | 1800                                    | Jan 28, 2015 2:47 PM  |
| 119 | 1000                                    | Jan 28, 2015 1:54 PM  |
| 120 | 850                                     | Jan 28, 2015 12:38 PM |
| 121 | 1100                                    | Jan 28, 2015 12:12 PM |
| 122 | 1200                                    | Jan 28, 2015 12:11 PM |
| 123 | 1200                                    | Jan 28, 2015 11:24 AM |
| 124 | 305                                     | Jan 28, 2015 10:04 AM |
| 125 | 2000                                    | Jan 28, 2015 9:42 AM  |
| 126 | 450                                     | Jan 28, 2015 8:46 AM  |
| 128 | 1,300                                   | Jan 28, 2015 7:59 AM  |
| 129 | 1400                                    | Jan 28, 2015 7:51 AM  |
| 130 | 200                                     | Jan 28, 2015 7:15 AM  |
| 131 | 600                                     | Jan 28, 2015 7:13 AM  |
| 132 | 1000                                    | Jan 28, 2015 7:04 AM  |
| 133 | 460                                     | Jan 28, 2015 7:03 AM  |
| 134 | \$800                                   | Jan 28, 2015 6:58 AM  |
| 135 | 500                                     | Jan 28, 2015 6:57 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |                              |                       |
|-----|------------------------------|-----------------------|
| 136 | \$400                        | Jan 28, 2015 6:55 AM  |
| 137 | \$1700                       | Jan 28, 2015 6:49 AM  |
| 138 | 750                          | Jan 28, 2015 6:35 AM  |
| 139 | 9000                         | Jan 28, 2015 6:34 AM  |
| 140 | 600                          | Jan 28, 2015 6:18 AM  |
| 141 | 750                          | Jan 28, 2015 5:43 AM  |
| 142 | 300                          | Jan 28, 2015 5:06 AM  |
| 143 | 450                          | Jan 28, 2015 4:29 AM  |
| 144 | 270                          | Jan 27, 2015 10:00 PM |
| 145 | 630                          | Jan 27, 2015 7:32 PM  |
| 146 | 60                           | Jan 27, 2015 7:00 PM  |
| 147 | 2,500                        | Jan 27, 2015 6:45 PM  |
| 148 | 500                          | Jan 27, 2015 6:02 PM  |
| 149 | 2400                         | Jan 27, 2015 5:42 PM  |
| 150 | 1000.00                      | Jan 27, 2015 5:33 PM  |
| 151 | 155                          | Jan 27, 2015 5:20 PM  |
| 152 | 396                          | Jan 27, 2015 5:18 PM  |
| 153 | \$130                        | Jan 27, 2015 4:35 PM  |
| 154 | 500                          | Jan 27, 2015 3:39 PM  |
| 155 | 900                          | Jan 27, 2015 2:58 PM  |
| 156 | 500                          | Jan 27, 2015 2:57 PM  |
| 157 | 900                          | Jan 27, 2015 2:51 PM  |
| 158 | 100                          | Jan 27, 2015 2:43 PM  |
| 159 | 700                          | Jan 27, 2015 2:42 PM  |
| 160 | 1200                         | Jan 27, 2015 2:41 PM  |
| 161 | \$0 my debt is in deferement | Jan 27, 2015 2:41 PM  |
| 162 | 1000                         | Jan 27, 2015 2:38 PM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 19, Q32. Approximately how much do you pay in total student loan debt each month?**

|                                   |  |                      |
|-----------------------------------|--|----------------------|
| 163                               | 1000   | Jan 27, 2015 2:34 PM |
| 164                               | 811.31   | Jan 27, 2015 2:32 PM |
| 165                               | 400.00   | Jan 27, 2015 2:30 PM |
| 166                               | 900  | Jan 27, 2015 2:29 PM |
| 167                               | 400  | Jan 27, 2015 2:28 PM |
| 168                               | 600  | Jan 27, 2015 2:27 PM |
| 169                               | \$1,200  | Jan 27, 2015 2:26 PM |
| 170                               | 1,400  | Jan 27, 2015 2:25 PM |
| 171                               | \$100, but this is income based and increases every year | Jan 27, 2015 2:22 PM |
| 172                               | 1370   | Jan 27, 2015 2:21 PM |
| 173                               | 725  | Jan 27, 2015 2:19 PM |
| 174                               | 340  | Jan 27, 2015 2:19 PM |
| 175                               | 1000   | Jan 27, 2015 2:18 PM |
| 176                               | 1000   | Jan 27, 2015 2:18 PM |
| 177                               | 1000   | Jan 27, 2015 2:18 PM |
| 178                               | 1750   | Jan 27, 2015 2:17 PM |
| 179                               | 1,100  | Jan 27, 2015 2:17 PM |
| 180                               | 750  | Jan 27, 2015 2:16 PM |
| 181                               | 1200   | Jan 27, 2015 2:16 PM |
| <b>At what interest rate (%)?</b> |  |                      |
| 1                                 | 8%   | Feb 8, 2015 7:50 PM  |
| 2                                 | 6  | Feb 8, 2015 10:39 AM |
| 4                                 | 7  | Feb 7, 2015 10:40 AM |
| 6                                 | 3.2-6.5  | Feb 6, 2015 1:40 PM  |
| 7                                 | 7.5  | Feb 6, 2015 12:50 PM |
| 8                                 | 9-12   | Feb 6, 2015 12:10 PM |
| 9                                 | 7.9  | Feb 6, 2015 11:51 AM |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|    |  |                      |
|----|--|----------------------|
| 10 | 2.9                                      | Feb 6, 2015 11:48 AM |
| 11 | 7  | Feb 6, 2015 11:43 AM |
| 12 | 6.5-8.0                                  | Feb 6, 2015 11:33 AM |
| 13 | 7.5                                      | Feb 6, 2015 11:24 AM |
| 14 | 6.8                                      | Feb 6, 2015 10:29 AM |
| 15 | variable                                 | Feb 6, 2015 10:03 AM |
| 16 | 6.8                                      | Feb 6, 2015 9:26 AM  |
| 17 | 1 percent                                | Feb 6, 2015 9:01 AM  |
| 18 | 7  | Feb 6, 2015 8:53 AM  |
| 19 | 6.8-7.9% (I think they call that usury.) | Feb 6, 2015 8:53 AM  |
| 20 | 6.55                                     | Feb 6, 2015 8:52 AM  |
| 21 | 5  | Feb 6, 2015 8:45 AM  |
| 22 | 5  | Feb 6, 2015 8:42 AM  |
| 23 | 6.8                                      | Feb 6, 2015 8:40 AM  |
| 24 | 6%                                       | Feb 6, 2015 8:31 AM  |
| 25 | 7  | Feb 6, 2015 8:28 AM  |
| 26 | 4  | Feb 6, 2015 8:25 AM  |
| 27 | 7  | Feb 6, 2015 8:21 AM  |
| 28 | 7.5%                                     | Feb 6, 2015 8:01 AM  |
| 29 | unsure                                   | Feb 6, 2015 8:00 AM  |
| 30 | 6  | Feb 6, 2015 7:58 AM  |
| 31 | 6.6 to 8.5 percent                       | Feb 6, 2015 7:58 AM  |
| 32 | 6.8                                      | Feb 6, 2015 7:57 AM  |
| 33 | 7.5                                      | Feb 6, 2015 7:54 AM  |
| 34 | loans vary from 6%-18%                   | Feb 6, 2015 7:53 AM  |
| 35 | 6.9                                      | Feb 6, 2015 7:51 AM  |
| 36 | 8  | Feb 6, 2015 7:49 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|    |                     |                     |
|----|---------------------|---------------------|
| 37 | 3                   | Feb 6, 2015 7:48 AM |
| 38 | 6                   | Feb 6, 2015 7:47 AM |
| 39 | Various             | Feb 6, 2015 7:45 AM |
| 41 | Varies from 4.9-8.5 | Feb 6, 2015 7:43 AM |
| 43 | 2.75                | Feb 6, 2015 7:39 AM |
| 44 | I don't even know   | Feb 6, 2015 7:37 AM |
| 45 | 4.8                 | Feb 6, 2015 7:36 AM |
| 46 | 7.3                 | Feb 6, 2015 7:34 AM |
| 47 | 5%                  | Feb 6, 2015 7:34 AM |
| 48 | 7                   | Feb 6, 2015 7:33 AM |
| 49 | 8.5                 | Feb 6, 2015 7:33 AM |
| 50 | 6.5                 | Feb 6, 2015 7:33 AM |
| 51 | 7.9                 | Feb 6, 2015 7:32 AM |
| 52 | 7.9                 | Feb 6, 2015 7:31 AM |
| 54 | 6.8%                | Feb 6, 2015 7:29 AM |
| 55 | 7                   | Feb 6, 2015 7:27 AM |
| 56 | 6.5                 | Feb 6, 2015 7:26 AM |
| 57 | 6                   | Feb 6, 2015 7:26 AM |
| 58 | 6.5                 | Feb 6, 2015 7:23 AM |
| 59 | 7.9                 | Feb 6, 2015 7:23 AM |
| 60 | 6.5                 | Feb 6, 2015 7:22 AM |
| 61 | 1                   | Feb 6, 2015 7:20 AM |
| 62 | 2.5%-4%             | Feb 6, 2015 7:20 AM |
| 63 | 7.8                 | Feb 6, 2015 7:20 AM |
| 64 | 6.9-7.8%            | Feb 6, 2015 7:19 AM |
| 65 | 9                   | Feb 6, 2015 7:19 AM |
| 66 | 7                   | Feb 6, 2015 7:19 AM |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|    |  |                      |
|----|--|----------------------|
| 67 | 8-9%   | Feb 6, 2015 7:18 AM  |
| 68 | 6.8  | Feb 6, 2015 7:18 AM  |
| 69 | 6.8  | Feb 6, 2015 7:17 AM  |
| 70 | 4  | Feb 6, 2015 7:17 AM  |
| 71 | 3  | Feb 6, 2015 7:17 AM  |
| 72 | 6.75   | Feb 6, 2015 7:16 AM  |
| 73 | 6.75   | Feb 6, 2015 7:15 AM  |
| 74 | 7.5  | Feb 6, 2015 4:11 AM  |
| 75 | na   | Feb 5, 2015 6:23 PM  |
| 76 | 7.25   | Feb 5, 2015 12:22 PM |
| 77 | 6.5  | Feb 5, 2015 12:18 PM |
| 78 | Fixed at 3.25 and 3.75; Variable at 3.484, 3.834, 3.634, and 6.184 | Feb 5, 2015 8:45 AM  |
| 79 | 4.1  | Feb 5, 2015 8:07 AM  |
| 80 | 5.0  | Feb 5, 2015 7:50 AM  |
| 82 | 7.5%   | Feb 4, 2015 7:08 PM  |
| 83 | 8.6  | Feb 4, 2015 5:15 PM  |
| 84 | 7.5  | Feb 4, 2015 3:10 PM  |
| 85 | 6.5  | Feb 4, 2015 3:01 PM  |
| 87 | 6.8  | Feb 4, 2015 1:54 PM  |
| 88 | 7  | Feb 4, 2015 1:36 PM  |
| 89 | 6  | Feb 4, 2015 1:35 PM  |
| 90 | Between 5% and 6.5%  | Feb 3, 2015 9:39 AM  |
| 91 | 3%   | Feb 3, 2015 8:20 AM  |
| 92 | ?  | Feb 2, 2015 2:14 PM  |
| 93 | varies by loan   | Feb 2, 2015 1:27 PM  |
| 94 | 8%   | Feb 2, 2015 9:37 AM  |
| 95 | 8  | Feb 2, 2015 7:35 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |  |                       |
|-----|--|-----------------------|
| 96  | 6.8%   | Feb 1, 2015 3:25 PM   |
| 97  | Lowest (Private Lender) - 2.76%; Highest (Federal Student Loans) - 7.65% | Feb 1, 2015 11:20 AM  |
| 98  | 6.5  | Jan 31, 2015 6:57 PM  |
| 99  | 3.5  | Jan 31, 2015 12:10 PM |
| 100 | 6.8  | Jan 30, 2015 4:04 PM  |
| 101 | 5.5  | Jan 30, 2015 2:00 PM  |
| 102 | 5.8  | Jan 30, 2015 6:06 AM  |
| 103 | 4.25   | Jan 29, 2015 7:31 PM  |
| 104 | unsure -   | Jan 29, 2015 2:07 PM  |
| 105 | Not sure   | Jan 29, 2015 2:02 PM  |
| 106 | unsure   | Jan 29, 2015 12:57 PM |
| 107 | 6.8  | Jan 29, 2015 12:54 PM |
| 109 | 2  | Jan 29, 2015 11:47 AM |
| 110 | 1.65   | Jan 29, 2015 11:43 AM |
| 111 | 8  | Jan 29, 2015 11:11 AM |
| 112 | 7%   | Jan 29, 2015 11:03 AM |
| 113 | between 4 and 9  | Jan 29, 2015 9:25 AM  |
| 114 | 8  | Jan 29, 2015 9:15 AM  |
| 115 | 6.8  | Jan 29, 2015 8:47 AM  |
| 118 | 8  | Jan 28, 2015 2:47 PM  |
| 119 | 7  | Jan 28, 2015 1:54 PM  |
| 120 | 4  | Jan 28, 2015 12:38 PM |
| 121 | 6.75   | Jan 28, 2015 12:12 PM |
| 122 | 7.5  | Jan 28, 2015 12:11 PM |
| 123 | 6  | Jan 28, 2015 11:24 AM |
| 124 | 7.5  | Jan 28, 2015 10:04 AM |
| 125 | 6  | Jan 28, 2015 9:42 AM  |



Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |                       |                       |
|-----|-----------------------|-----------------------|
| 126 | 6.875                 | Jan 28, 2015 8:46 AM  |
| 127 | 6.8                   | Jan 28, 2015 8:46 AM  |
| 128 | 7%                    | Jan 28, 2015 7:59 AM  |
| 129 | 2-6                   | Jan 28, 2015 7:51 AM  |
| 130 | 6.8                   | Jan 28, 2015 7:15 AM  |
| 131 | 5                     | Jan 28, 2015 7:13 AM  |
| 132 | 7                     | Jan 28, 2015 7:04 AM  |
| 133 | 7                     | Jan 28, 2015 7:03 AM  |
| 134 | 7%                    | Jan 28, 2015 6:58 AM  |
| 135 | 6.8                   | Jan 28, 2015 6:57 AM  |
| 137 | varies from 2.5%-6.5% | Jan 28, 2015 6:49 AM  |
| 138 | 6.5                   | Jan 28, 2015 6:35 AM  |
| 139 | 5                     | Jan 28, 2015 6:34 AM  |
| 140 | 6.5                   | Jan 28, 2015 6:18 AM  |
| 141 | 6.5                   | Jan 28, 2015 5:43 AM  |
| 142 | 6                     | Jan 28, 2015 5:06 AM  |
| 143 | 7%                    | Jan 28, 2015 4:29 AM  |
| 144 | 2.8                   | Jan 27, 2015 10:00 PM |
| 145 | 7                     | Jan 27, 2015 7:32 PM  |
| 146 | 4.5                   | Jan 27, 2015 7:00 PM  |
| 147 | 4-8                   | Jan 27, 2015 6:45 PM  |
| 148 | 6.99                  | Jan 27, 2015 6:02 PM  |
| 149 | 7                     | Jan 27, 2015 5:42 PM  |
| 151 | 6.5                   | Jan 27, 2015 5:20 PM  |
| 152 | 1.5                   | Jan 27, 2015 5:18 PM  |
| 153 | ?                     | Jan 27, 2015 4:35 PM  |
| 154 | 6.55                  | Jan 27, 2015 3:39 PM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q32. Approximately how much do you pay in total student loan debt each month?

|     |                                   |                      |
|-----|-----------------------------------|----------------------|
| 156 | 7                                 | Jan 27, 2015 2:57 PM |
| 157 | 7                                 | Jan 27, 2015 2:51 PM |
| 159 | 6.5                               | Jan 27, 2015 2:42 PM |
| 160 | varies                            | Jan 27, 2015 2:41 PM |
| 162 | 7                                 | Jan 27, 2015 2:38 PM |
| 163 | 7                                 | Jan 27, 2015 2:34 PM |
| 164 | 5% to 6.5%, depending on the loan | Jan 27, 2015 2:32 PM |
| 165 | do not know                       | Jan 27, 2015 2:30 PM |
| 166 | 6                                 | Jan 27, 2015 2:29 PM |
| 167 | 0                                 | Jan 27, 2015 2:28 PM |
| 168 | 3                                 | Jan 27, 2015 2:27 PM |
| 169 | 3                                 | Jan 27, 2015 2:26 PM |
| 170 | 7.8                               | Jan 27, 2015 2:25 PM |
| 171 | ??                                | Jan 27, 2015 2:22 PM |
| 172 | 7%                                | Jan 27, 2015 2:21 PM |
| 173 | 4                                 | Jan 27, 2015 2:19 PM |
| 174 | 7.6                               | Jan 27, 2015 2:19 PM |
| 175 | 6.5                               | Jan 27, 2015 2:18 PM |
| 177 | 7                                 | Jan 27, 2015 2:18 PM |
| 178 | 7                                 | Jan 27, 2015 2:17 PM |
| 179 | 8.5                               | Jan 27, 2015 2:17 PM |
| 180 | 5                                 | Jan 27, 2015 2:16 PM |
| 181 | 6.8                               | Jan 27, 2015 2:16 PM |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 19, Q33. Is this student loan debt from: (Check all that apply)**

|   |  |                      |
|---|--|----------------------|
| 1 | less than \$10K of my debt is from College, the majority is law school | Feb 6, 2015 7:53 AM  |
| 2 | Bar Study loans  | Jan 29, 2015 9:25 AM |
| 3 | Bar Exam Loan (almost paid off)  | Jan 28, 2015 6:18 AM |
| 4 | Credit   | Jan 27, 2015 2:22 PM |

Appendix -- Hennepin County Bar Association Member Survey 2015

Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?

|    |   |                      |
|----|---|----------------------|
| 1  | Never.  | Feb 8, 2015 7:50 PM  |
| 2  | 2020  | Feb 8, 2015 10:39 AM |
| 3  | 2027  | Feb 7, 2015 3:31 PM  |
| 4  | 2040  | Feb 7, 2015 10:40 AM |
| 5  | 2040  | Feb 6, 2015 7:26 PM  |
| 6  | 2038  | Feb 6, 2015 1:40 PM  |
| 7  | 2030  | Feb 6, 2015 12:50 PM |
| 8  | never   | Feb 6, 2015 12:10 PM |
| 9  | 2045  | Feb 6, 2015 11:51 AM |
| 10 | 2029  | Feb 6, 2015 11:48 AM |
| 11 | 2035  | Feb 6, 2015 11:43 AM |
| 12 | 2021  | Feb 6, 2015 11:33 AM |
| 13 | never, IBR forgiveness after 30 years   | Feb 6, 2015 11:24 AM |
| 14 | 2025  | Feb 6, 2015 10:29 AM |
| 15 | 2050  | Feb 6, 2015 10:03 AM |
| 16 | 2035  | Feb 6, 2015 9:26 AM  |
| 17 | I have such a low interest rate so it is not a concern  | Feb 6, 2015 9:01 AM  |
| 18 | 2033  | Feb 6, 2015 8:53 AM  |
| 19 | Never. I intend to make regular payments for 20 years and then have it discharged and pay a huge tax bill on what was forgiven. | Feb 6, 2015 8:53 AM  |
| 20 | 2015  | Feb 6, 2015 8:52 AM  |
| 21 | 2030  | Feb 6, 2015 8:45 AM  |
| 22 | 2020  | Feb 6, 2015 8:42 AM  |
| 23 | Never   | Feb 6, 2015 8:40 AM  |
| 24 | 2036  | Feb 6, 2015 8:31 AM  |
| 25 | 2035, then tax consequences for forgiveness of debt   | Feb 6, 2015 8:28 AM  |
| 26 | 2020  | Feb 6, 2015 8:25 AM  |
| 27 | God only knows  | Feb 6, 2015 8:01 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?**

|    |   |                     |
|----|---|---------------------|
| 28 | No idea...  | Feb 6, 2015 8:00 AM |
| 29 | 2016  | Feb 6, 2015 7:58 AM |
| 30 | at least 20 years, but hopefully less, depending on how my job situation changes                          | Feb 6, 2015 7:58 AM |
| 31 | 2040  | Feb 6, 2015 7:57 AM |
| 32 | 2025  | Feb 6, 2015 7:54 AM |
| 33 | I am participating in IBR (income based repayment) and therefore hope for loan forgiveness after 10 years | Feb 6, 2015 7:53 AM |
| 34 | 2030  | Feb 6, 2015 7:51 AM |
| 35 | Never   | Feb 6, 2015 7:49 AM |
| 36 | 2024  | Feb 6, 2015 7:48 AM |
| 37 | 2035  | Feb 6, 2015 7:47 AM |
| 38 | 2023 or so  | Feb 6, 2015 7:45 AM |
| 39 | Never.  | Feb 6, 2015 7:44 AM |
| 40 | 2037  | Feb 6, 2015 7:43 AM |
| 41 | November 2015   | Feb 6, 2015 7:39 AM |
| 42 | Probably never  | Feb 6, 2015 7:37 AM |
| 43 | On a 20 yr payment plan, but will likely pay off in 2015 or 2016  | Feb 6, 2015 7:36 AM |
| 44 | 2026  | Feb 6, 2015 7:34 AM |
| 45 | 2034  | Feb 6, 2015 7:34 AM |
| 46 | 2025  | Feb 6, 2015 7:33 AM |
| 47 | 2040  | Feb 6, 2015 7:33 AM |
| 48 | 2025  | Feb 6, 2015 7:33 AM |
| 49 | 2035  | Feb 6, 2015 7:32 AM |
| 50 | 2039  | Feb 6, 2015 7:31 AM |
| 51 | 2032  | Feb 6, 2015 7:31 AM |
| 52 | 2035  | Feb 6, 2015 7:29 AM |
| 53 | 2031  | Feb 6, 2015 7:27 AM |
| 54 | 2023  | Feb 6, 2015 7:26 AM |

## Appendix -- Hennepin County Bar Association Member Survey 2015

## Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?

|    |         |                      |
|----|---------|----------------------|
| 55 | 2050    | Feb 6, 2015 7:26 AM  |
| 56 | 2100    | Feb 6, 2015 7:23 AM  |
| 57 | 2030    | Feb 6, 2015 7:23 AM  |
| 58 | 2029    | Feb 6, 2015 7:22 AM  |
| 59 | 2017    | Feb 6, 2015 7:20 AM  |
| 60 | 2020    | Feb 6, 2015 7:20 AM  |
| 61 | 2015    | Feb 6, 2015 7:20 AM  |
| 62 | 2024    | Feb 6, 2015 7:19 AM  |
| 63 | 2045    | Feb 6, 2015 7:19 AM  |
| 64 | 2025    | Feb 6, 2015 7:19 AM  |
| 65 | never   | Feb 6, 2015 7:18 AM  |
| 66 | 2040    | Feb 6, 2015 7:18 AM  |
| 67 | 2040    | Feb 6, 2015 7:17 AM  |
| 68 | 2036    | Feb 6, 2015 7:17 AM  |
| 69 | 2020    | Feb 6, 2015 7:17 AM  |
| 70 | 2018    | Feb 6, 2015 7:16 AM  |
| 71 | 2024    | Feb 6, 2015 7:15 AM  |
| 72 | Never   | Feb 6, 2015 4:11 AM  |
| 73 | 2040    | Feb 5, 2015 6:23 PM  |
| 74 | 2028    | Feb 5, 2015 12:22 PM |
| 75 | 2018    | Feb 5, 2015 12:18 PM |
| 76 | 2027    | Feb 5, 2015 8:45 AM  |
| 77 | 2020    | Feb 5, 2015 8:07 AM  |
| 78 | 2023    | Feb 5, 2015 7:50 AM  |
| 79 | 2025    | Feb 4, 2015 7:08 PM  |
| 80 | 2035    | Feb 4, 2015 5:15 PM  |
| 81 | unknown | Feb 4, 2015 3:10 PM  |

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Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?

|     |   |                       |
|-----|---|-----------------------|
| 82  | 2036  | Feb 4, 2015 3:01 PM   |
| 83  | 2020  | Feb 4, 2015 2:39 PM   |
| 84  | 2035. If I am lucky.  | Feb 4, 2015 1:54 PM   |
| 85  | 2015  | Feb 4, 2015 1:49 PM   |
| 86  | Literally never; will have a significant balance @ end of IBR in 25 yrs | Feb 4, 2015 1:36 PM   |
| 87  | 2035  | Feb 4, 2015 1:35 PM   |
| 88  | 2035  | Feb 3, 2015 10:56 AM  |
| 89  | 2024  | Feb 3, 2015 9:39 AM   |
| 90  | 2025  | Feb 3, 2015 8:20 AM   |
| 91  | 2025  | Feb 2, 2015 2:14 PM   |
| 92  | 2030  | Feb 2, 2015 1:27 PM   |
| 93  | I will take my debt to the grave with me.                               | Feb 2, 2015 7:35 AM   |
| 94  | 2016  | Feb 1, 2015 3:25 PM   |
| 95  | 2024  | Feb 1, 2015 11:20 AM  |
| 96  | 2022?   | Jan 31, 2015 6:57 PM  |
| 97  | 2035  | Jan 31, 2015 12:10 PM |
| 98  | 2045  | Jan 30, 2015 4:04 PM  |
| 99  | 2021  | Jan 30, 2015 2:00 PM  |
| 100 | 2023  | Jan 30, 2015 6:06 AM  |
| 101 | 2031  | Jan 29, 2015 7:31 PM  |
| 102 | 2023 (PILF Plan 10 years)   | Jan 29, 2015 2:07 PM  |
| 103 | 2025  | Jan 29, 2015 2:02 PM  |
| 104 | 2025  | Jan 29, 2015 1:16 PM  |
| 105 | 2017  | Jan 29, 2015 12:57 PM |
| 106 | 2019  | Jan 29, 2015 12:54 PM |
| 107 | 2022  | Jan 29, 2015 12:11 PM |
| 108 | 2020  | Jan 29, 2015 11:47 AM |

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**Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?**

|     |          |                       |
|-----|----------|-----------------------|
| 109 | 2025     | Jan 29, 2015 11:43 AM |
| 110 | 2040     | Jan 29, 2015 11:11 AM |
| 111 | 2024     | Jan 29, 2015 11:03 AM |
| 112 | 2017     | Jan 29, 2015 10:01 AM |
| 113 | Never.   | Jan 29, 2015 9:25 AM  |
| 114 | 2037     | Jan 29, 2015 9:15 AM  |
| 115 | 2015     | Jan 29, 2015 8:47 AM  |
| 116 | 2045     | Jan 28, 2015 2:59 PM  |
| 117 | 2025     | Jan 28, 2015 2:47 PM  |
| 118 | 2030     | Jan 28, 2015 1:54 PM  |
| 119 | 2035     | Jan 28, 2015 12:38 PM |
| 120 | 2035     | Jan 28, 2015 12:12 PM |
| 121 | Never    | Jan 28, 2015 12:11 PM |
| 122 | 2022     | Jan 28, 2015 11:24 AM |
| 123 | 2032     | Jan 28, 2015 10:04 AM |
| 124 | 2017     | Jan 28, 2015 9:42 AM  |
| 125 | 2026     | Jan 28, 2015 8:46 AM  |
| 126 | 30 years | Jan 28, 2015 8:46 AM  |
| 127 | Not sure | Jan 28, 2015 7:59 AM  |
| 128 | 2035     | Jan 28, 2015 7:51 AM  |
| 129 | 2023     | Jan 28, 2015 7:15 AM  |
| 130 | 2035     | Jan 28, 2015 7:13 AM  |
| 131 | 2025     | Jan 28, 2015 7:04 AM  |
| 132 | 2020     | Jan 28, 2015 7:03 AM  |
| 133 | 2024     | Jan 28, 2015 6:57 AM  |
| 134 | Unknown  | Jan 28, 2015 6:55 AM  |
| 135 | 2021     | Jan 28, 2015 6:49 AM  |



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Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?

|     |  |                       |
|-----|--|-----------------------|
| 136 | 2016   | Jan 28, 2015 6:35 AM  |
| 137 | 2030   | Jan 28, 2015 6:34 AM  |
| 138 | 2035   | Jan 28, 2015 6:18 AM  |
| 139 | 2020   | Jan 28, 2015 5:43 AM  |
| 140 | haha never. just kidding, hopefully in 2025 thanks to the forgiveness offered to nonprofit employees | Jan 28, 2015 5:27 AM  |
| 141 | 2041   | Jan 28, 2015 5:06 AM  |
| 142 | 2035   | Jan 27, 2015 10:00 PM |
| 143 | 2036   | Jan 27, 2015 7:32 PM  |
| 144 | 2016   | Jan 27, 2015 7:00 PM  |
| 145 | 15 years   | Jan 27, 2015 6:45 PM  |
| 146 | 2036   | Jan 27, 2015 6:02 PM  |
| 147 | 2023   | Jan 27, 2015 5:42 PM  |
| 148 | 2015-- a large portion of law school was covered by the GI Bill.                                     | Jan 27, 2015 5:33 PM  |
| 149 | 2020   | Jan 27, 2015 5:20 PM  |
| 150 | 2020   | Jan 27, 2015 5:18 PM  |
| 151 | 2025   | Jan 27, 2015 4:35 PM  |
| 152 | 2022   | Jan 27, 2015 4:07 PM  |
| 153 | 2030   | Jan 27, 2015 3:50 PM  |
| 154 | This one.  | Jan 27, 2015 3:39 PM  |
| 155 | 2030   | Jan 27, 2015 2:58 PM  |
| 156 | 2024   | Jan 27, 2015 2:57 PM  |
| 157 | 2040   | Jan 27, 2015 2:51 PM  |
| 158 | 2025 or later  | Jan 27, 2015 2:43 PM  |
| 159 | 2045 or later  | Jan 27, 2015 2:42 PM  |
| 160 | 2035   | Jan 27, 2015 2:41 PM  |
| 161 | Unforseeable   | Jan 27, 2015 2:41 PM  |
| 162 | Uncertain  | Jan 27, 2015 2:38 PM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 19, Q34. In what year do you expect to have your student loan debt fully paid off?**

|     |  |                      |
|-----|--|----------------------|
| 163 | 2025   | Jan 27, 2015 2:34 PM |
| 164 | I honestly have no idea.   | Jan 27, 2015 2:32 PM |
| 165 | I don't expect to be able to pay it off. I expect it to expire eventually.   | Jan 27, 2015 2:30 PM |
| 166 | 2030   | Jan 27, 2015 2:29 PM |
| 167 | 2020   | Jan 27, 2015 2:28 PM |
| 168 | Not sure, once the high interest is paid off I will make small monthly payments to focus on debt with higher interest rates. | Jan 27, 2015 2:27 PM |
| 169 | 2037   | Jan 27, 2015 2:26 PM |
| 170 | 2019   | Jan 27, 2015 2:25 PM |
| 171 | At this point, never.  | Jan 27, 2015 2:22 PM |
| 172 | 2037   | Jan 27, 2015 2:21 PM |
| 173 | 2033   | Jan 27, 2015 2:19 PM |
| 174 | no idea, I will probably have it forgiven  | Jan 27, 2015 2:19 PM |
| 175 | 2018   | Jan 27, 2015 2:18 PM |
| 176 | 2040   | Jan 27, 2015 2:18 PM |
| 177 | 10 years if I am able to work a public interest job and qualify for the public interest loan forgiveness program             | Jan 27, 2015 2:18 PM |
| 178 | 2485   | Jan 27, 2015 2:18 PM |
| 179 | 2050   | Jan 27, 2015 2:17 PM |
| 180 | 2025   | Jan 27, 2015 2:17 PM |
| 181 | never; likely hit 25 yr forgiveness before fully repaid  | Jan 27, 2015 2:17 PM |
| 182 | 2033   | Jan 27, 2015 2:16 PM |
| 183 | 2023   | Jan 27, 2015 2:16 PM |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 20, Q35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**

|    |   |                      |
|----|---|----------------------|
| 1  | Depression, hopelessness regarding financial future of me and my family.  | Feb 8, 2015 7:51 PM  |
| 2  | travel and time off   | Feb 7, 2015 10:41 AM |
| 3  | Travel, recreation, grocery shopping, pretty much everything  | Feb 6, 2015 1:41 PM  |
| 4  | Where to send kids to school, what job to take  | Feb 6, 2015 12:11 PM |
| 5  | Food, social, every aspect of spending money  | Feb 6, 2015 11:34 AM |
| 6  | If money is involved, its impacted...   | Feb 6, 2015 11:27 AM |
| 7  | RECREATION, GYM MEMBERSHIP  | Feb 6, 2015 10:30 AM |
| 8  | I can't get a loan because of my horrible debt to income ratio. I have good credit but D:I is staggering.   | Feb 6, 2015 10:07 AM |
| 9  | All areas. What the hell do you do with \$180k debt earning 7.9% interest? How do you ever conquer that unless you work in Big Law?   | Feb 6, 2015 8:59 AM  |
| 10 | Buying a House  | Feb 6, 2015 8:54 AM  |
| 11 | It has negatively offset the salary gain I made by becoming an attorney.  | Feb 6, 2015 8:46 AM  |
| 12 | Having money for vacations and other recreational activity.   | Feb 6, 2015 8:41 AM  |
| 13 | Virually every area.  | Feb 6, 2015 8:32 AM  |
| 14 | The decision of whether to open my own law firm   | Feb 6, 2015 8:29 AM  |
| 15 | Vacations (don't take them), home repairs (have to put some off, or borrow money from parents), monthly budget (forego cable, eating out, etc.)                                     | Feb 6, 2015 8:28 AM  |
| 16 | Every single aspect of my life has been impacted.   | Feb 6, 2015 8:05 AM  |
| 17 | Lack of ability to pursue lower-paying (not that I make much as it is) or riskier job opportunities in practice of law  | Feb 6, 2015 8:05 AM  |
| 18 | Not only can I not afford to buy a home, I cannot afford to pay rent. With my student loan debt nearly double what rent would be on an apartment, I am currently living with family | Feb 6, 2015 7:59 AM  |
| 19 | All aspects   | Feb 6, 2015 7:58 AM  |
| 20 | General mental health, concern about changing amounts due and the high interest rate, would like more financial flexibility.  | Feb 6, 2015 7:56 AM  |
| 21 | Stress and mental health  | Feb 6, 2015 7:54 AM  |
| 22 | All financial decisions have been impacted by student debt.   | Feb 6, 2015 7:52 AM  |
| 23 | Daily budget  | Feb 6, 2015 7:51 AM  |

Appendix -- Hennepin County Bar Association Member Survey 2015

**Page 20, Q35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**

|    |  |                      |
|----|--|----------------------|
| 24 | I'm 30, make \$67,500 a year at one of the world's 4 largest professional services firms, and can't afford to move out of my parents' home without living paycheck to paycheck.  | Feb 6, 2015 7:50 AM  |
| 25 | adds to the money concerns so fights with husband  | Feb 6, 2015 7:48 AM  |
| 26 | It has limited my job flexibility. I have been unable o pursue solo practice or lower-paying public interest work because until my loans are paid off I feel that I need to work a relatively stable job with stable income. | Feb 6, 2015 7:45 AM  |
| 27 | Career choice/hours worked   | Feb 6, 2015 7:44 AM  |
| 28 | Just a general sense of dread. Sometimes I won't go get the mail because I don't want to see my statement.   | Feb 6, 2015 7:39 AM  |
| 29 | Ability to seek alternate employment, ability to seek educational opportunities - also whether or not to marry.  | Feb 6, 2015 7:35 AM  |
| 30 | day-to-day finances  | Feb 6, 2015 7:34 AM  |
| 31 | Overall budget. Cannot afford anything other than basics and paying off loans  | Feb 6, 2015 7:34 AM  |
| 32 | All  | Feb 6, 2015 7:32 AM  |
| 33 | Almost all aspects of my life have been affected by student loan debt.   | Feb 6, 2015 7:31 AM  |
| 34 | Living situation, area where I live, job that I choose, relationship stress, family stress ... basically every aspect of my life.  | Feb 6, 2015 7:27 AM  |
| 35 | Just managing day to day living. I work at a large law firm and I get paid well, but it certainly doesnt feel like it. My biggest expense is student loans   | Feb 6, 2015 7:25 AM  |
| 36 | What kind of jobs are available (qualified for IBR)  | Feb 6, 2015 7:21 AM  |
| 37 | Emotional well-being, desire to work at current firm, expectations for the future.   | Feb 6, 2015 7:20 AM  |
| 38 | Personal finances on a day to day basis are affected   | Feb 6, 2015 7:20 AM  |
| 39 | home repair, consumer spending, entertainment  | Feb 6, 2015 7:19 AM  |
| 40 | Mental stress, financial planning  | Feb 6, 2015 7:17 AM  |
| 41 | I live in a very small cheap apartment.  | Feb 6, 2015 7:16 AM  |
| 42 | Marriage   | Feb 6, 2015 4:15 AM  |
| 43 | Credit card debt   | Feb 5, 2015 6:24 PM  |
| 44 | All aspects, especially recreational activities. There are no vacations of any kind. There's hardly eating out at restaurants and no going to movies or other things that cost money.  | Feb 5, 2015 12:25 PM |
| 45 | Little income for emergency savings, credit card debt, vacations are rare.   | Feb 5, 2015 8:46 AM  |

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**Page 20, Q35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**

|    |   |                       |
|----|---|-----------------------|
| 46 | Relations with family and friends. When I have an event that requires money I have to borrow.   | Feb 5, 2015 8:09 AM   |
| 47 | vacation, spending time with sibilings who live in another state  | Feb 5, 2015 7:54 AM   |
| 48 | The better question is what area has NOT been impacted by student loan debt? Between my wife and I we pay about 2,000 a month on student loans because we don't want to be paying them off thirty years from now. More than our mortgage. Think about that. | Feb 4, 2015 2:06 PM   |
| 49 | Monthly budgeting, standard of living   | Feb 4, 2015 1:37 PM   |
| 50 | Often makes it difficult to pursue a career/job that may pay less but I believe would bring greater value to the clients I would like to assist   | Feb 4, 2015 1:36 PM   |
| 51 | any credit approvals, insurance, etc.   | Feb 3, 2015 10:59 AM  |
| 52 | Having any disposable income available  | Feb 3, 2015 9:41 AM   |
| 53 | Quality of life in general.   | Feb 2, 2015 7:36 AM   |
| 54 | Unable to explore other job opportunities that do not allow me to fulfill my student loan payment obligations   | Feb 1, 2015 11:27 AM  |
| 55 | I've delayed necessary medical treatment (including skin cancer treatment).   | Jan 31, 2015 7:03 PM  |
| 56 | Willingness to move jobs/consider other jobs.   | Jan 30, 2015 2:02 PM  |
| 57 | General finances and budgeting is always impacted by my student loan debt.  | Jan 29, 2015 7:33 PM  |
| 58 | All   | Jan 29, 2015 1:16 PM  |
| 59 | vacations   | Jan 29, 2015 12:59 PM |
| 60 | College for my children   | Jan 29, 2015 11:04 AM |
| 61 | The types of employment opportunities to pursue and consider.   | Jan 29, 2015 9:38 AM  |
| 62 | Getting married, traveling, being comfortable in anyway.  | Jan 29, 2015 9:27 AM  |
| 63 | Saving for a rainy day  | Jan 28, 2015 3:00 PM  |
| 64 | All discretionary spending areas  | Jan 28, 2015 2:47 PM  |
| 65 | daily paying of bills   | Jan 28, 2015 12:13 PM |
| 66 | General impact on my family budget. The type of employment I've been able to seek has also been heavily influenced due to necessity of higher salary.   | Jan 28, 2015 7:52 AM  |
| 67 | Being able to entertain friends and family due to the costs of social events.   | Jan 28, 2015 7:30 AM  |
| 68 | Disposable income   | Jan 28, 2015 7:14 AM  |

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**Page 20, Q35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**

|    |   |                      |
|----|---|----------------------|
| 69 | It has been several years since I have visited my parents because we do not have extra money to travel with three children. It has also greatly decreased the rate at which we are able to set aside money for retirement or to pay down our mortgage. We also bought a much smaller house further away from work because my student loans have greatly decreased our housing budget. | Jan 28, 2015 7:10 AM |
| 70 | selection of an employer  | Jan 28, 2015 6:52 AM |
| 71 | Disposable Income/Spending  | Jan 28, 2015 6:36 AM |
| 72 | everything. its like another mortgage payment.  | Jan 28, 2015 5:28 AM |
| 73 | Without the help of family I would not have been able to purchase the modest home I currently live in, in addition, it is a major factor in determining how many children we want.  | Jan 27, 2015 7:34 PM |
| 74 | Social, emotional   | Jan 27, 2015 6:45 PM |
| 75 | home improvements, vacations, wardrobe  | Jan 27, 2015 6:06 PM |
| 76 | having to take the first job offered  | Jan 27, 2015 5:45 PM |
| 77 | Loan came from parents, so it affects family gatherings slightly.   | Jan 27, 2015 5:20 PM |
| 78 | entertainment   | Jan 27, 2015 4:36 PM |
| 79 | Only because it won't be paid off for a very long time and it isn't practical to wait to move forward until the debt is paid off.   | Jan 27, 2015 3:54 PM |
| 80 | Personal Life   | Jan 27, 2015 2:44 PM |
| 81 | Social Life, travel   | Jan 27, 2015 2:35 PM |
| 82 | I would like to go back to school to do something other than law, but I can't afford more debt.   | Jan 27, 2015 2:32 PM |
| 83 | black cloud over my future, daily stress/concern; impacts my spending decisions on a daily basis; deeply concerned re being able to ever pay off the loan with approx.1000 per mo interest accruing;  | Jan 27, 2015 2:30 PM |
| 84 | Recreational spending   | Jan 27, 2015 2:29 PM |
| 85 | Our lifestyle is much more modest than it could be.   | Jan 27, 2015 2:28 PM |
| 86 | My student loan debt certainly restricts my ability to travel and save for emergencies. I have a seven-month old daughter, so I wouldn't be travelling much now, but my wife and I would have loved to travel more before she was born if we didn't have student loan payments.   | Jan 27, 2015 2:25 PM |
| 87 | My ability to travel, take vacations, or enjoy other "extras"   | Jan 27, 2015 2:23 PM |
| 88 | it impacts every aspect of your life.   | Jan 27, 2015 2:21 PM |

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**Page 20, Q35. For each of the following areas, please indicate the impact of student loan debt on the choices you have made to date:**

|    |   |                      |
|----|---|----------------------|
| 89 | All areas. It is something I take into account with many decisions on a day to day basis. | Jan 27, 2015 2:19 PM |
| 90 | Being able to buy a new home;get access to credit;limited spending and lifestyle          | Jan 27, 2015 2:19 PM |
| 91 | Far less spending on housing and other areas that otherwise would.                        | Jan 27, 2015 2:19 PM |

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Page 20, Q36. What impact, if any, has student loan debt had on your personal career decisions?

|    |   |                       |
|----|---|-----------------------|
| 1  | Just taking any job, in general.  | Feb 6, 2015 11:52 AM  |
| 2  | The highest paying is a fraction of what I should be making to pay the minimums. I would be homeless if it wasnt for IBR.                               | Feb 6, 2015 11:27 AM  |
| 3  | Has made me apply for non-legal jobs in which I'm drastically overqualified for.  | Feb 6, 2015 10:07 AM  |
| 4  | Thinking of another career. Market is too saturated. Also looking for nonprofit work for loan forgiveness. Also applying for jobs outside of Minnesota. | Feb 6, 2015 8:59 AM   |
| 5  | Took job I could get out of law school given recession.   | Feb 6, 2015 8:41 AM   |
| 6  | Was imperative to get a job that met loan forgiveness criteria.   | Feb 6, 2015 8:32 AM   |
| 7  | I can't get any other work, but even if I could, it would have to meet my current income needs  | Feb 6, 2015 8:05 AM   |
| 8  | Took/stay with a lower-paying job to remain employed and make all of my payments each month   | Feb 6, 2015 7:51 AM   |
| 9  | Was hoping to stay at home with our infant for her first year but we cannot afford that.  | Feb 6, 2015 7:48 AM   |
| 10 | I had to give up being solo to go to a firm that pays me peanuts.   | Feb 6, 2015 7:39 AM   |
| 11 | Had to take low-paying job just to be able to pay debt.   | Feb 6, 2015 7:34 AM   |
| 12 | I took a salaried position in Compliance so I could guarantee income every month to make payments towards my loans.                                     | Feb 6, 2015 7:31 AM   |
| 13 | I'd rather be doing public service, but I wouldnt be able to afford anything on a lower salary  | Feb 6, 2015 7:25 AM   |
| 14 | Would have taken job with loan forgiveness but cannot get one   | Feb 6, 2015 4:15 AM   |
| 15 | Took a job I disliked because of my student loans   | Feb 5, 2015 6:24 PM   |
| 16 | Had to consider and enter forbearance when laid off, considering part time non-legal employment to cover gap from self-employment                       | Feb 4, 2015 3:06 PM   |
| 17 | I am less willing to take a risk with my career.  | Jan 31, 2015 7:03 PM  |
| 18 | Reluctant to pursue lower-paying job opportunities  | Jan 31, 2015 12:12 PM |
| 19 | I work more and am more worried about my decisions.   | Jan 29, 2015 9:27 AM  |
| 20 | Looking for a higher paying job, despite wanting to stay where I am.  | Jan 28, 2015 12:13 PM |
| 21 | Staying with federal loan forgiveness job unless/until I obtain a higher-paying job to pay off the debt.  | Jan 28, 2015 10:05 AM |
| 22 | Took a job in a less desirable location   | Jan 28, 2015 4:31 AM  |
| 23 | as above took first job offered to cover payments   | Jan 27, 2015 5:45 PM  |



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**Page 20, Q36. What impact, if any, has student loan debt had on your personal career decisions?**

|    |  |                      |
|----|--|----------------------|
| 24 | Not being able to look at public sector jobs that pay less.  | Jan 27, 2015 5:36 PM |
| 25 | Considering moving jobs because of it  | Jan 27, 2015 2:49 PM |
| 26 | can only see daylight if I obtain job that meets fed loan forgiveness, otherwise I am in extremely difficult financial circumstances | Jan 27, 2015 2:30 PM |
| 27 | Having to search for a better paying job even though I have one I really enjoy.  | Jan 27, 2015 2:19 PM |
| 28 | Looking for higher paying job to meet the loan payments AND buy a house.   | Jan 27, 2015 2:19 PM |

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Page 20, Q37. Overall, how has your student loan debt affected your life and your career?

|    |  |                      |
|----|--|----------------------|
| 1  | Will not have more children; won't be able to buy a bigger house   | Feb 7, 2015 10:41 AM |
| 2  | Every aspect that costs money is affected. Further, it has decreased my satisfaction with me education as I can't secure employment  | Feb 6, 2015 7:29 PM  |
| 3  | It is an incredible burden, especially when underemployed in a tough job market.   | Feb 6, 2015 1:41 PM  |
| 4  | The decisions I make in my personal life regarding having children, buying my home, renovating my home have all been set back several years or more because I believed I couldn't afford them due to my student loan debt.   | Feb 6, 2015 11:45 AM |
| 5  | Negatively   | Feb 6, 2015 11:34 AM |
| 6  | If I could do over, I would skip law school entirely.  | Feb 6, 2015 11:27 AM |
| 7  | SEE ABOVE  | Feb 6, 2015 10:30 AM |
| 8  | My yearly earnings have dropped drastically every year since I began attending law school. I can't get a FT attorney job to save my life. I am depressed, frustrated, broke, and would strongly think about a different career if I could go back in time.   | Feb 6, 2015 10:07 AM |
| 9  | The debt has caused me to leave the profession to work for an organization that offers high pay.   | Feb 6, 2015 9:02 AM  |
| 10 | I can't buy a house; I tried. I have too much student debt. I can't afford a decent apartment if I pay the amount I should pay. I've been reducing my payments so that they're more affordable. My discretionary income is minimized. I feel trapped. My boyfriend has suggested that getting married would be problematic because my debt would become his, and, furthermore, it would put me into a higher tax bracket that would mean a greater % of income would have to go to student loans. I'm also considered a high risk by lenders, even though my credit is in the 800s and I have no other debts. So if I wanted to do something entrepreneurial and leave law behind, I can't even get a small business loan. The whole thing is a racket. Professors absconded with a whole lot of money and banks are borrowing money at 0.75% interest but I'm stuck with almost 8%!!! | Feb 6, 2015 8:59 AM  |
| 11 | I am on a Pay As You Earn plan, so I'm addition to normal retirement planning I also have to save additionally for the "tax bomb" likely to result when my loans are forgiven. My current payments do not even cover monthly interest.   | Feb 6, 2015 8:55 AM  |
| 12 | I committed to paying off my student loans quickly. I will have them paid off less than 18 months from when I entered repayment. This dedication has limited my spending in other areas but freed my ability to pursue other opportunities after my loans are paid off. April 2015 can't come soon enough!   | Feb 6, 2015 8:54 AM  |
| 13 | See above.   | Feb 6, 2015 8:46 AM  |
| 14 | Not really. It is what it is...  | Feb 6, 2015 8:43 AM  |
| 15 | Significantly. It's an overwhelming burden that stresses me and delayed life activities I expected to do by this point in my life.   | Feb 6, 2015 8:41 AM  |
| 16 | All things being equal, I would not have gone to law school.   | Feb 6, 2015 8:32 AM  |

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Page 20, Q37. Overall, how has your student loan debt affected your life and your career?

|    |  |                     |
|----|--|---------------------|
| 17 | Very negatively. I like my job, and I like being an attorney, but if I could do it over again I would have chosen a different profession because of the amount of debt that I am now burdened with.  | Feb 6, 2015 8:29 AM |
| 18 | It has completely defined my post graduation life- everything from daily meals, to major life decisions (such as getting married, starting a family) are all considered in light of the debt load. I am constantly worried about what I'll do if I lose my job- there isn't a safety net due to the high student loan payments. It keeps me up at night worrying.  | Feb 6, 2015 8:28 AM |
| 19 | While clerking for a judge at the district court level I had to use "income based repayment." My payments were not even high enough to cover my interest and my loans capitalized and grew by about \$15k during that time. The interest rate on government student loans is absolutely unconscionable. My rate is 7.5% which is not exactly a competitive rate in this market. The problem is there are no available avenues to refinance. I have never missed a payment and I am committed to paying them off. But the interest rate and lack of a meaningful tax deduction is my biggest concern. | Feb 6, 2015 8:05 AM |
| 20 | It has caused me to delay some life events like growing a family, buying a house, saving for retirement, etc... It has also caused me to chose a different career path in order to make enough money to live and make monthly payments.  | Feb 6, 2015 8:05 AM |
| 21 | At this point, I would give back my law education in a heartbeat for the opportunity to have my debt taken away. The opportunities in the field of law are not at all what I assumed they would be when I chose to go to law school. It is the biggest source of frustration in my life.   | Feb 6, 2015 8:05 AM |
| 22 | My student loan debt is terrifying and crippling. I do not own a vehicle, I live in the suburbs with family, and I desperately want to have children. Because of my student loan debt I do not know when I will be able to change any of these issues. I fear I will not qualify for vehicle financing or a home loan. With regard to my children, I do not know how I can pay astronomical day care costs on top of student loans let alone begin to save for my childrens' futures.  | Feb 6, 2015 7:59 AM |
| 23 | Significantly. Had to go into government to receive forgiveness, stuck at a lower paying job that is not necessarily what I want because loans are too high to move somewhere with more risk   | Feb 6, 2015 7:58 AM |
| 24 | Between working in the public sector for two years and being unemployed for six months, my debt now is higher than it was when I graduated from law school. I have more ability to pay that debt now, but it's still a regular concern regarding monthly expenses and life decisions.  | Feb 6, 2015 7:56 AM |
| 25 | Very negatively. I work at a job I don't really enjoy so I can afford to take care of my family and pay my loan debt but I'm barely making it and have to rely on credit for essential things like car repairs and groceries. It is terrible! Worst part is I was lied to by my student financial aid office when it was explained to me how I would be able to afford to pay my loans after graduation. I would not have chosen this if i knew the real consequences.   | Feb 6, 2015 7:54 AM |
| 26 | I was fortunate enough to receive a full tuition scholarship to law school, yet I still exited with over \$50k in debt. I was also lucky enough to land a reasonably well  | Feb 6, 2015 7:52 AM |

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paying government job that should qualify for loan forgiveness if I remain long enough. Yet the need to service this debt continues to impact my life decisions, and will for many years to come. And I know I was lucky enough to graduate with a modest debt compared to many of my classmates and colleagues, who did not receive scholarships. This remains a very serious issue (not only for lawyers and law students, I might add), and I sincerely hope the HCBA will work to advocate for reasonable solutions that can improve the situation. Expanded debt forgiveness programs or making student loans forgivable in bankruptcy would be a good start.

27 My husband is constantly stressed and feels he needs to work a 55+ hour/week job at a higher salary so we can keep on track to pay student loans. After ten years together and three years married, we're unable to start a family because we can't afford a house, kids, and student loans all at the same time. We lived with parents for a year when I started practicing so we could save enough money to buy a house. Student loans impact our daily decisions on what we spend money on. We're pretty frugal to begin with and enjoy being at home, but we still have a budget that we try to stick closely to, so that we can try to save a little each month as a bank account cushion if a car breaks down or someone loses a job.

Feb 6, 2015 7:51 AM

28 At my age, I should be looking at buying a home, maybe having children in the next few years, and contributing to the local economy in a meaningful way. I cannot do those things because of my student loan debt. When discussing student loan debt with my family, I was once told "Well, hopefully you can marry well..." I went to law school because I am an intelligent, independant, career-driven woman. The fact that I am an attorney in the 21st century with a reasonably high paying job and I may still have to rely on "marrying well" to achieve some semblance of a normal economic life is extremely disheartening.

Feb 6, 2015 7:50 AM

29 It is depressing. After in grew to over \$200k, I stopped looking at it.

Feb 6, 2015 7:49 AM

30 It is a constant source of worry and stress and there is virtually no light at the end of the tunnel because the tunnel actually empties into the grave. Have a great weekend!

Feb 6, 2015 7:48 AM

31 It has definitely stifled things. My husband (non-lawyer) and I have about 120k in student loan debt total. In addition to the \$458 that I pay for my loans, we pay another \$500/mo. for my husband's loans. I have been in repayment for a little under 3 years now. I recently looked at my total loan payments. Since I entered repayment, I have paid in over \$14k, but my principal balance has shrunk by less than \$5k. The 6.8% interest rate is killer. My mortgage interest rate is 3.25%. My car interest rate is .08%. We have no opportunity to consolidate student loans to a lower interest rate. My husband and I have put off having children, because there is no way we can afford loan payments and any potential daycare costs. We pay well over \$2,500 in interest and we can't deduct any of the additional on our taxes, and because we both have \$70k/yr jobs and don't have kids, we end up also paying significant taxes every year. That means we can't as much additional money towards our loans because even with our additional withholding, we have to make sure we have enough money to put into an IRA to offset our tax bill. It's a vicious cycle. I want to pay my loans back and move on, but I feel like the government encouraged people to take out all this money, and then takes their 6.8% cut for the next 25 years. I know we don't have it as bad

Feb 6, 2015 7:47 AM

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|    | as some, and I'm grateful for that, but even if we were able to take the edge off of these payments with a lower interest rate, I'd be so happy.   |                     |
| 32 | See above; also, the debt itself has not been a major limiting factor. The bigger limiting factor is that I chose a law school that would keep my debt burden down (in-state tuition and scholarships) and did not attend a more "prestigious" school that would have left me with 3x the debt. I don't feel particularly aggrieved by that choice, because it was the best one for me under my circumstances, but I don't think that more experienced lawyers who went to school when it was much cheaper to do so have any idea how much debt concerns affect law students and newer lawyers. I know I have been overlooked for certain opportunities because I went to a "lesser" (though still top tier) law school than another lawyer. I don't think the lawyers who overlooked me have any idea that the reason I went to a lesser law school is because I had such outlandish goals as to pay off my student loans before I died and be financially able to have (and pay for child care for) children before I turned 40. | Feb 6, 2015 7:45 AM |
| 33 | I would have been more likely to pursue a government career with a lower level of student debt (I had about \$150K in debt between undergraduate and law school by the time I graduated in 2008). I am lucky to have a higher-paying (large law firm) job, but it has taken 6 years of aggressive loan payments to be almost free of debt, and 2014 is the first year I have maxed out my 401K contribution. I feel like mostly my debt put me in the hole in terms of personal wealth, but that in turn continues to affect my life/career choices. I have a young child and one on the way. I'm planning to pay off my last loan before kid #2, but I expect that I will continue to work in my current (fairly demanding) position at least until my children are in mid/late grade school. I would like to be able to work a reduced schedule or a government job with an 8-5 schedule, but can't really afford it. (I am our primary breadwinner.)  | Feb 6, 2015 7:44 AM |
| 34 | If I had done it all over, I would have stayed a flight attendant with no debt and probably had a happier life. I hate being a lawyer because I feel this weight following me around wherever I go. If I wanted to quit at this point I could not because I will still have to pay my loans.   | Feb 6, 2015 7:39 AM |
| 35 | It greatly affects my life, my family's life, and the opportunities we are able to take.   | Feb 6, 2015 7:35 AM |
| 36 | crippling  | Feb 6, 2015 7:34 AM |
| 37 | I feel that there is no choice except to choose the highest paying job   | Feb 6, 2015 7:34 AM |
| 38 | If, today, I could exchange my law degree for forgiveness of my student loans acquired in obtaining that degree, I would make that transaction without hesitation.   | Feb 6, 2015 7:34 AM |
| 39 | All aspects of my life were affected by student loan debt. I moved home to my parents house for my first 2 years of work so I can could save money and start paying student loans. I began paying \$1600 a month towards my federal law school student loans for the first year after law school. The second year, I enrolled in an income based repayment plan but continue to pay more then the minimum amount under that plan because of how the interest compounds. I was able to save enough money to buy a 1 bedroom 1 bath foreclosure condo. I was   | Feb 6, 2015 7:31 AM |

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|    | unable to qualify for purchasing a home because of my student loan debt. I am also delaying marriage, having children, and really beginning to save for retirement until my student loans are under control. The stress of the financial strain that student loan debt puts on young lawyers is swept under the rug and real discussion needs to happen about how it is affecting young lawyers and creating a precarious financial situation. More needs to be done both by the bar and by the law school to address this.  |                      |
| 40 | In every aspect, always in a negative way.   | Feb 6, 2015 7:27 AM  |
| 41 | I have \$250,000 in debt and no assets other than my JD. If I were not on government assistance (IBR) my monthly student loan payment would be approximately 60% of my GROSS income.   | Feb 6, 2015 7:21 AM  |
| 42 | Negatively. It influences a lot of what I do.  | Feb 6, 2015 7:20 AM  |
| 43 | It's an enormous weight that will stay with me for most of my career.  | Feb 6, 2015 7:20 AM  |
| 44 | Personal stress - worry that if I lose this job or start finding it too stressful, I'll be trapped under having so much in loans.  | Feb 6, 2015 7:20 AM  |
| 45 | very negatively; I worry about paying for my children's college when I will still be paying for mine   | Feb 6, 2015 7:19 AM  |
| 46 | Significant adverse impact. Together with my wife's student loan debt, we pay approximately \$3,600 per month in student loans. The cost of legal education is poorly understood, as is its economic value.  | Feb 6, 2015 7:18 AM  |
| 47 | I worry I will never be able to afford to have children.   | Feb 6, 2015 7:16 AM  |
| 48 | I am unable to pay even the interest on my loans and have not been able to get a job that pays anywhere close to enough to pay the debt. I am on income based repayment with the interest continuing to compound. I am hoping to have the debt forgiven in 25 years and then will probably have to take out a loan to pay the tax liability.   | Feb 6, 2015 4:15 AM  |
| 49 | in every way   | Feb 5, 2015 6:24 PM  |
| 50 | It's a constant burden. The more I make the more I owe each month. It is the number one most stressful thing in my life.   | Feb 5, 2015 12:25 PM |
| 51 | My student loan payment currently eats up just over 1/3 of my monthly take home pay, leaving little to put towards savings and retirement. Luckily, my car is paid off, so I don't have that payment because I wouldn't be able to afford it. I worked at mid-sized firms for the first 5 years of my practice (2006-2011) where I made more money (although I note that I had to go on interest only repayment plans for the first two years of my practice because my out-state private practice job did not pay very much), but the pressure to bill was too stressful and unhealthy. With my solo practice, I make substantially less than was I previously earning. I'm able to make my student loan payments, but wouldn't be able to make ends meet if we didn't also have my husband's income. My current practice is usually less stressful than my previous work at larger firms, but I frequently find myself wondering if I should go back to a larger firm solely | Feb 5, 2015 8:46 AM  |

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|    | because I know I would make more money. Particularly when I think about possibly having children.  |                      |
| 52 | It has affected my personal life to extreme, egregious, and terrible level. My career, luckily, is on a great track.   | Feb 5, 2015 8:09 AM  |
| 53 | Tremendous burden--I think about it everyday. I am extremely concerned about how it will impact my ability to help provide support for my children as they reach college age.  | Feb 5, 2015 7:54 AM  |
| 54 | It has generally delayed my life choices a bit as indicated above. Also, I have chosen a higher paying job that is not as fulfilling or something I'm passionate about to help pay off student loan debt. It has also had an effect on my joint savings with my spouse.  | Feb 5, 2015 6:27 AM  |
| 55 | It is very stressful and often makes me regret going to law school   | Feb 4, 2015 3:11 PM  |
| 56 | Considerably- it causes marital stress, creates delay of life decisions- i.e. can't afford to purchase home and it is a major decision in having children, it has caused me to look outside the legal profession (waiting tables or retail, specifically) just to cover gap when turned to self-employment that I don't think I would even consider without the debt load  | Feb 4, 2015 3:06 PM  |
| 57 | I took a job answering phones for \$10 an hour out of law school because it was a govt. job that qualified for loan forgiveness. I moved around to different jobs, but stayed in govt. Eventually making \$35,000 after two years (not working as a lawyer or using my law degree I should add). Now I work at a corporation where I am not a lawyer or in-house counsel, but I get to occasionally use my law degree and give business advice. If I didn't have student debt?? I would have hung a shingle and tried to make a go of it that way or volunteered more. I went to law school to practice law, but four years in now and that hasn't happened yet. Just FYI - I got a partial scholarship, graduated in the top 25% from my law school, had zero undergrad debt, and went to a state school for law school and STILL ended up with 140,000. When law schools talk about the tuition "only" being \$35,000 - they ignore your room and board. I think living on 35,000 (less than 12k for the mathematically impaired) for three years, including bar prep costs, is pretty frugal. | Feb 4, 2015 2:06 PM  |
| 58 | Am planning to find a job in public interest sector to get loan forgiveness (and bc I want to, but there aren't many jobs available)   | Feb 4, 2015 1:37 PM  |
| 59 | It is a constant worry and burden. I certainly think law school was worth it, but every time I look at the number it is quite unsettling.  | Feb 4, 2015 1:36 PM  |
| 60 | It has not been a pleasure, that's for sure. Wish I had known how difficult it was to make a living wage as a lawyer before I accumulated a 6-figure debt.   | Feb 3, 2015 10:59 AM |
| 61 | Makes me wonder why I decided to go to law school considering that my pay is no different than what it would be had I not gone.  | Feb 3, 2015 9:41 AM  |
| 62 | It has limited my career options, since I would not be able to afford to make my monthly payments without the Public Service Loan Forgiveness program and Income Based Repayment play.. I have been unable to live comfortably without   | Feb 2, 2015 9:41 AM  |

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|    | taking on additional credit card debt.  |                       |
| 63 | Adversely.  | Feb 2, 2015 7:36 AM   |
| 64 | I tell individuals considering law school, "If I could give back the debt, I'd gladly give back the degree." I left a job in public accounting making approximately \$53,000 a year. I had student loan debt of \$28,000. My CPA license was incredibly mobile and waiving into other states was a simple process. Now I've less than doubled my salary (\$95,000) but over sextupled my student loan debt (\$175,000). The JD license is less mobile. Overall, I like my legal job marginally more than what I was doing, but not enough to justify the additional debt burden. Perhaps in 9 years when the debt is paid off, my answer will be different and I'll have more positive things to say. | Feb 1, 2015 11:27 AM  |
| 65 | It is a weight I cannot reasonably see shifting off of my shoulders in the near future. I am at an age where I should have children or decide never to have them at all, but I think it's irresponsible of me to take on that financial burden with the burdens I already have. When others discuss their financial or life plans I feel as though we are living in different worlds and under different rules. I don't think employers understand the extent of the student loan problem because people are ashamed of their debt load and don't discuss it openly.  | Jan 31, 2015 7:03 PM  |
| 66 | I mean, it's \$12k a year I pay to loan debt and not to retirement, vacation, or other lifestyle decisions. I'm fine, and I went to law school on purpose, and I'm glad I'm a lawyer, but it certainly means that my experience of the stability a law job can provide is not the same as prior generations.  | Jan 30, 2015 2:02 PM  |
| 67 | Generally, not much because I try to keep a good perspective. As my salary has increased, the relative impact of my student loan debt has also lessened.  | Jan 29, 2015 7:33 PM  |
| 68 | It's a pain, but manageable because of the low amounts that I took out. I worked in another profession before law school, and continued to work during law school to help pay tuition.  | Jan 29, 2015 12:59 PM |
| 69 | My debt is minimal and I live with a partner who makes a substantially higher income, so I am privileged to be able to take a public service job and still pay down my debt without much difficulty.  | Jan 29, 2015 12:55 PM |
| 70 | minimally   | Jan 29, 2015 11:48 AM |
| 71 | Finding housing and the thought of marriage are some of the most basic things that debt has influenced. Basically every aspect of my day-to-day life is affected as I don't have as much fluid income to live off or do things I would like to do.  | Jan 29, 2015 11:12 AM |
| 72 | It is a burden my family carries in every financial decision.   | Jan 29, 2015 11:04 AM |
| 73 | The primary impacts of my student loan and my wife's student loan debt (also a lawyer) has been to delay the purchase of a home and reduce retirement savings.  | Jan 29, 2015 9:38 AM  |
| 74 | IT IS A MASSIVE BURDEN! Being \$300k+ in student loan debt is on my mind every minute or every day and affects every decision I make in my life.  | Jan 29, 2015 9:27 AM  |



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| 75 | Not much. I've been lucky.   | Jan 29, 2015 8:47 AM  |
| 76 | Very negatively  | Jan 28, 2015 3:00 PM  |
| 77 | Increases the stress load significantly  | Jan 28, 2015 12:13 PM |
| 78 | My student loan debt swallows up a large portion of my monthly salary and will (seemingly) never be paid off. I regret attending a private law school and have had to seek out any and all jobs during bouts of unemployment as an attorney just to avoid deferring the loan and to ensure I can make at least minimal monthly payments. | Jan 28, 2015 12:13 PM |
| 79 | This debt has made it difficult to use my salary to save for retirement, save for a downpayment on a house, and contempt children in the near future.  | Jan 28, 2015 9:43 AM  |
| 80 | I feel more pressure to stay in my current job in order to make enough money to pay off my loans along with my spouse's student loans.   | Jan 28, 2015 7:30 AM  |
| 81 | It is a huge burden on a monthly basis.  | Jan 28, 2015 7:14 AM  |
| 82 | It definitely has decreased the scope of career options to pursue, the rate at which I can set aside retirement, and my housing options.   | Jan 28, 2015 7:10 AM  |
| 83 | Impacts day-to-day spending and ability to travel, both of which (mostly the latter) impact overall happiness.   | Jan 28, 2015 6:56 AM  |
| 84 | It affects most of the economic choices I make every day, from whether I buy lunch or bring it from home to whether I will continue in my current job in order to pay my bills every month. It affected when I bought a home, dictates that my family only has one car, and has caused me to delay having children.                      | Jan 28, 2015 6:52 AM  |
| 85 | Substantially.   | Jan 28, 2015 6:19 AM  |
| 86 | It adds stress to my life. (The question above that asks when I anticipate paying my debt off...the answer is I have no idea. I am paying 1/3 of my actual payment due to income based repayment, so I have no idea how or when I will pay my \$92,000 in student loan debt.)  | Jan 28, 2015 5:09 AM  |
| 87 | With the lack of employment opportunities, I would not have chosen to go to law school and accumulate the debt.  | Jan 28, 2015 4:31 AM  |
| 88 | Cannot afford things that I would like to  | Jan 27, 2015 10:01 PM |
| 89 | Despite making a very good living, I am unable to save for the future, and it doesn't look like that will change for some time. I am lucky to have a good job where I make enough to cover all of my student loan obligations.   | Jan 27, 2015 7:34 PM  |
| 90 | It has been a anxiety-inducing burden, constantly hanging over my head. I love practicing law, and I definitely think it was the right decision for me. But every month when I think of the money I've put towards my loans (which hasn't even affected the principal balance yet), I question my choice.                                | Jan 27, 2015 6:45 PM  |
| 91 | It is a burden that I try not to think about. I just cross my fingers and stay with income based repayment, hoping that my choice (?) to not find the highest  | Jan 27, 2015 6:06 PM  |

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|     | paying job possible doesn't backfire on me.   |                      |
| 92  | not able to pursue the career path I would have liked. Not able to save r to a significant degree   | Jan 27, 2015 5:45 PM |
| 93  | I was "lucky" to have my student loans largely covered via the GI Bill. I am a combat vet that deployed between my 1L and 2L year. The deployment made law school hard and impacted my grades significantly.  | Jan 27, 2015 5:36 PM |
| 94  | Fairly minor, but I had a full tuition scholarship so my loan amount has never been very large.   | Jan 27, 2015 5:20 PM |
| 95  | Money can get tight.  | Jan 27, 2015 4:36 PM |
| 96  | It's makes a huge difference. The income doesn't match the loan % anymore. Employers know that there are fewer jobs and they have 20 people behind you that will work for what they are offering - so you take a job to pay the bills.  | Jan 27, 2015 3:54 PM |
| 97  | Made my life more difficult. Wife may leave marraige.   | Jan 27, 2015 3:39 PM |
| 98  | Created increased financial burden on life choices.   | Jan 27, 2015 2:57 PM |
| 99  | It is a terrible burden considering that I am self-employed, trying to build a practice. No jobs were available for someone like me who graduated in the top 6% of his class.   | Jan 27, 2015 2:44 PM |
| 100 | Law school is too expensive, and the interest rates are high. It is difficult to even keep up with the interest.  | Jan 27, 2015 2:39 PM |
| 101 | Its had a devastating effect. I think about it all the time and don't feel like I am making headway on it.  | Jan 27, 2015 2:35 PM |
| 102 | It's not terrible, but it is certainly a burden looking at the outstanding balances.  | Jan 27, 2015 2:34 PM |
| 103 | Student debt has ruined my life and my career. I hate being a lawyer, but I can't afford to go back to school for something else.   | Jan 27, 2015 2:32 PM |
| 104 | I have been a very good money manager personally and commended for this professionally; however since graduating from law school 4 years ago the student loan debt is my worst nightmare and affects peace of mind, being able to plan for the future and fear of poverty and destitution in so called retirement years; drive 18 yr old car, no income to save or invest, cannot purchase a home, no income for entertainment, vacation, cable, coffee or meals out, I made the decision to become a lawyer and that is very important to me professionally, but I cant recommend anyone go to law school unless they have a way to graduate debt free or with very low school loans. This is a crisis in a profession that already has high rates of alcoholism, depression and anxiety. I just read that Obama has proposed a 57K cap on loan forgiveness which would destroy financially the people who have 200,000+ in student loans who are fortunate enough to qualify for any loan forgiveness program but whose loan accrues approx. 1000/mo. interest. I cannot express how great the stress level is for unemployed new lawyers or those who find only periodic document review work. | Jan 27, 2015 2:30 PM |
| 105 | I'm conscious of it, but fortunately, I don't have especially high debt, so it hasn't   | Jan 27, 2015 2:29 PM |

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|     | had a huge impact.  |                      |
| 106 | I have felt constrained and unable to move/change jobs due to fear of inability to meet my loan repayment obligations. The ability to take vacations or make bigger purchases is also delayed and often avoided.  | Jan 27, 2015 2:28 PM |
| 107 | It is a stressor that often leads me to forego activities in which I would otherwise engage.  | Jan 27, 2015 2:26 PM |
| 108 | Primarily, I have had to forgoe saving for retirement in order to make my monthly student loan payments. The worst part is that my overall debt load is less than most of my peers. I have approximately \$85,000 in outstanding student loans, but several of my friends from law school graduated with close to \$200,000 in debt.  | Jan 27, 2015 2:25 PM |
| 109 | Honestly, it is not the student loan debt that affects my life, it is the credit card debt from law school and beyond. The student loan payments I can have adjusted, the credit card debt payments can not be adjusted (based on income).  | Jan 27, 2015 2:24 PM |
| 110 | It's effect is mostly personal - without my debt I would be living comfortably and feel as though I was able to save and buy things my family wants (house, car, etc.) It's more difficult to save when my student loan payment is more than we'd spend on a mortgage, and without the ability to save, getting anywhere on those big purchases becomes much more difficult.  | Jan 27, 2015 2:23 PM |
| 111 | it greatly impacts how much I'm saving for retirement, where I live, my expendable income, etc. As far as my career, I can't afford to take a job in the private sector unless it pays a great deal.  | Jan 27, 2015 2:21 PM |
| 112 | Its like a mortgage without a house. Hopefully, I will earn enough in my career and feel good about the work I have done to think that law school was worth the price, but in the short run I am not so sure it was the best decision.  | Jan 27, 2015 2:19 PM |
| 113 | Taking jobs to pay it off; not necessarily because it's a good fit  | Jan 27, 2015 2:19 PM |
| 114 | It has made me NEED to find a job that either pays what large firms pay or offers loan forgiveness. The in-between is not sustainable. I simply cannot save enough money for a down payment at the rate I would like.   | Jan 27, 2015 2:19 PM |
| 115 | spouse and i both have student loan debt; over \$350k in aggregate, mostly from law school; it's a strain on finances and therefore adds stress to home environment; forces us to be more conservative with career choices (staying in current job b/c of guaranteed salary vs. starting own firm or changing careers); we've also delayed decision to start a family until (at a minimum) private loans are paid in full | Jan 27, 2015 2:19 PM |
| 116 | Negatively  | Jan 27, 2015 2:18 PM |