

# Consent and survey: PSLF

You are being asked to participate in an evaluation of medical graduate debt. We seek to understand how repayment programs may affect recent graduates. Your participation is valuable and anonymous.

Your participation in this anonymous survey is completely voluntary. Proceeding with this survey questionnaire indicates you have provided consent to participate.

You may stop your participation at any time by not continuing with this survey. If you wish to stop your participation at any time after starting the survey, you may do so at any time by exiting the survey screen.

You may contact Dr. R. Ellen Jones at [rejones7@stanford.edu](mailto:rejones7@stanford.edu) any time if you have questions about the project.

---

**Please begin the survey now if you consent to participate in this survey.**

---

What is your medical specialty?

- Allergy and Immunology
- Anesthesiology
- Colon and Rectal Surgery
- Dermatology
- Emergency Medicine
- Family Medicine
- Internal Medicine
- Medical Genetics and Genomics
- Neurological Surgery
- Plastic Surgery
- Nuclear Medicine
- Obstetrics and Gynecology
- Ophthalmology
- Orthopedic Surgery
- Osteopathic Neuromusculoskeletal Medicine
- Otolaryngology
- Pathology
- Pediatrics
- Physical Medicine and Rehabilitation
- Preventive Medicine
- Psychiatry
- Radiation Oncology
- Radiology
- Surgery
- Thoracic Surgery
- Urology
- Neurology
- Research
- Other

---

Please specify "other" \_\_\_\_\_

---

What is your current training level?

- PGY 1
- PGY 2
- PGY 3
- PGY 4
- PGY 5
- PGY 6
- PGY 7
- PGY 8
- PGY 9
- PGY 10
- Faculty/attending
- Other

---

Please specify "other."

---

---

What is your gender?

- Male
- Female
- Transgender male
- Transgender female
- Other gender, please describe
- Prefer not to state

---

Please specify "other."

---

---

Please enter your age in years.

---

---

Are you of Hispanic, Latino, or of Spanish origin?

- Yes
- No

---

How would you describe yourself? You may select more than one if applicable.

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White
- Other

---

Please specify "other."

---

---

What is your marital status for tax purposes?

- Single
- Married, filing jointly
- Married, filing separately
- Head of household
- Qualifying widow or widower with dependent child

---

What is your annual income? If you are married and file jointly, report the combined income of both you and your spouse.

---

---

Do you have educational debt from medical school, undergraduate schooling, or any other education?

- Yes
- No

**The remainder of the survey applies to participants who have educational debt.**

What is the dollar amount of your educational debt? Do not include credit card or other debt.

---

From which parts of your education did you incur debt? You may select more than one if applicable.

- Undergraduate
- Master's degree
- Medical school
- Other

Please specify "other."

---

Which of the following lenders supplied your educational loans? You may select more than one if applicable.

- Federal
- Private
- Other

Please specify "other."

---

Do you current serve in the US military or are you a veteran of the US military?

- Yes
- No

If you have served in the US military, do you receive loan forgiveness assistance from the military?

- Yes
- No

If you receive loan forgiveness assistance from the US military, please describe.

---

What is your current monthly payment amount for educational debt in dollars?

---

**The remainder of the survey applies to participants who have federal educational debt.**

What is your current repayment status?

- Standard
- Extended standard
- Graduated
- Extended graduated
- Income-driven
- Income-sensitive
- Deferment
- Forbearance
- Default
- Unsure
- Other

Please specify "other."

---

Please specify which income-driven repayment plan.

- Pay as you earn
- Income-based repayment
- Income-contingent repayment
- Revised pay as you earn

Are you aware of the Public Service Loan Forgiveness program offered by the US Department of Education?

- Yes
- No

Have you received any formal information or training regarding loan forgiveness via the Public Service Loan Forgiveness program?

- Yes
- No

If you answered "yes" to the last question, where did you receive official Public Service Loan Forgiveness program information or training?

- My postgraduate training institution
- My medical school
- A financial planner
- A professional society
- Other

Please specify "other."

---

Are you interested in receiving official information or training regarding the Public Service Loan Forgiveness program?

- Yes
- No

Which of the following are true regarding the Public Service Loan Forgiveness (PSLF) program? You may select more than one if applicable.

- Direct and indirect loans qualify for the PSLF program.
- Qualifying employers include governmental organizations, peace corps or AmeriCorps, 5013c tax exempt organizations, and private/not for profit organizations.
- You must work more than 30 hours per week at a qualifying institution.
- 120 monthly payments are required to achieve forgiveness via PSLF.
- Consolidation may make loans eligible for PSLF.
- All repayment plans are eligible for PSLF forgiveness.

---

Since the Public Service Loan Forgiveness Program was instated in 2007, the initial cohort of applicants became eligible for forgiveness in 2017. Of the participants who applied in 2017, how many applicants were granted forgiveness?

- 99% of applicants were granted forgiveness and 1% were rejected.
- 75% of applicants were granted forgiveness and 25% were rejected.
- 50% of applicants were granted forgiveness and 50% were rejected.
- 25% of applicants were granted forgiveness and 75% were rejected.
- 1% of applicants were granted forgiveness and 99% were rejected.

---

Do you plan to apply for loan forgiveness via the Public Service Loan Forgiveness Program?

- Yes, I actively participate in this program
- Yes, I plan to apply but am not yet actively participating
- No, I don't plan to participate in this program

---

Does the potential success rate of the Public Service Loan Forgiveness Program affect your decision to participate in this program?

- I have taken potential forgiveness success rates into account which positively affected my decision to participate in this program.
- I have taken potential forgiveness success rates into account which negatively affected my decision to participate in this program.
- I have taken potential forgiveness success rates into account which has not affected my decision to participate in this program.
- I have not taken potential forgiveness success rates into account when deciding whether to participate in this program.

---

Do you participate in any forgiveness programs other than the Public Service Loan Forgiveness program?  
Example: National Institutes of Health Loan Repayment Program

- Yes
- No

---

If you answered "yes" to the previous question, please describe.

---

**The remainder of the survey applies to those who plan to apply for the Public Service Loan Forgiveness program.**

Has your participation in the Public Service Loan Forgiveness program affected your career decisions?

- Yes, I have opted for longer training or a less lucrative specialty in part because I anticipate loan forgiveness through this program.
- No, participation in this program has not affected my career plans.

Do you perform any of the following maintenance on your federal loan account with regards to Public Service Loan Forgiveness? You may select more than one if applicable.

- Yearly renewal of income-driven repayment plan
- Direct deposit of monthly payments
- Certify employment regularly (yearly or upon changing jobs)
- Review tally of qualifying payments regularly
- Regularly review overall account status to check for errors
- Communicate with servicer staff regarding status as needed
- Maintain records of account status and/or communication with servicer staff

How would you rate your experience with the Public Service Loan Forgiveness program thus far?

- Poor
- Fair
- Neutral
- Good
- Excellent

Have you experienced any delays or errors by MyFedLoan servicing with regards to your PSLF status or account?

- Yes
- No

If you answered "yes," please specify.

\_\_\_\_\_

Have you applied for forgiveness from the PSLF program?

- Yes, I was granted forgiveness
- Yes, my application was rejected
- No

Do you have any additional comments or concerns regarding medical education debt or the Public Service Loan Forgiveness program?

\_\_\_\_\_