2026

How America Plans for College

Key insights on how students and parents are preparing for education after high school

Conducted by Ipsos

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ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

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About this study

To empower families with the knowledge they need to succeed in higher education, Sallie conducts and publishes impactful research, including *How America Pays for College*, *How America Completes College*, *How America Succeeds After College*, and more.

Our newest publication, *How America Plans for College 2026*, explores students’ education plans post-high school. The report answers key questions around motivation behind each path, the steps families take to prepare, and approaches they are considering for paying for school. The research also examines perceptions of higher education's value, confidence in outcomes, and how families feel about graduate school.

This study was last conducted in 2020, making the 2026 edition an important opportunity to examine how students’ plans, perceptions, and decision-making have evolved over the past several years.

We again partnered with Ipsos, one of the leading market research and polling companies. The report is based on 2,010 surveys in English, conducted between January 21-27, 2026 with:

- 1,005 adults, ages 32 to 75 who are parents of teens in high school
- 1,005 teens, ages 14 to 18 who are currently attending high school

For details on methodology, including sampling, weighting, and credibility intervals, see the technical notes section at the end of this report.

Executive summary

How America Plans for College 2026 finds that post-secondary education remains the expected next step for nearly all U.S. high school students. Ninety-five percent of families with a high school student say the student either will continue education after high school (76%) or likely will (19%). Just 5% say the student is unlikely to pursue education after graduation.

Families are not only committed to education after high school, but they are also taking proactive steps to prepare for it. More than 8 in 10 families (85%) have taken steps related to the admissions process, such as researching colleges, meeting with counselors, or visiting campuses. Nearly two-thirds (64%) say they have a plan to pay for higher education. Families who have a payment plan in place are even more likely to feel committed to continuing education and more confident in their ability to succeed.

Families remain optimistic about the value of education and are planning earlier than they were five years ago. At the same time, many are still not fully evaluating the financial and career outcomes before enrolling. The findings point to a clear opportunity to support students and families with more practical, trusted guidance as they navigate an increasingly complex planning and paying for college process.

Key findings in *How America Plans for College 2026* include:

Intent to continue with post-secondary education remains strong.

Consistent with 2020 findings, 95% of high school students plan to pursue education after graduation. 62% are planning for 2- or 4-year college, 14% will continue with career training, and 19% are undecided but likely to continue their education in some form. Only a small share of high school families (5%) do not plan to pursue post-secondary education, most often to avoid long-term financial burden (35%) or due to uncertainty about career goals (33%).

Families see higher education as an investment in their future and careers.

Nearly all families with high school students (90%) view higher education as an investment in the student's future. For students planning to attend college, top motivations include better career opportunities (67%), gaining specialized skills (50%), and higher earning potential (48%). For those considering career training or alternative education paths, motivations include a demand for skilled trades (40%), hands-on learning (39%), and a faster path to employment (38%).

Families are confident in the value of higher education, but confidence does not always translate into fully informed decision-making.

More than 8 in 10 families with high school students considering higher education believe it will be worth the cost (82%), including 83% of students and 81% of parents. Confidence is even stronger among college-bound families, where nearly 9 in 10 (88%) agree college will pay off. While families who remain undecided about their post-high school path raise more questions about value, even among this group, a clear majority (67%) feel confident in the return on education. However, this confidence often exists without rigorous evaluation. Many families are not consistently considering the practical outcomes that should inform the early decisions that shape a student's path. Fewer than 4 in 10 families say they have discussed average salaries in the student's field of interest (38%), potential earnings compared with the cost of education (28%), career placement rates (28%), or average student debt in that field (21%).

Families start planning earlier.

Eighty-five percent of families have taken steps to prepare for higher education, up from 77% in 2020. Preparation is nearly universal among high school seniors (97% have taken action), but momentum is building even earlier: 75% of families with a freshman have already taken concrete steps to get ready for post-high school education, up from 60% five years ago. Compared to 2020, today's freshmen are more likely to have researched schools, met with a college or career counselor, and visited a college campus, among other actions. Education planning is also stretching well beyond the undergraduate years. More than 4 in 10 high school families (44%) are already planning for graduate school and another 34% are open to it, suggesting that advanced education is increasingly seen as a likely next step, not a distant possibility.

Planning to pay for school is becoming a more active family effort.

On average, 78% of high school students are involved in conversations about how to pay for higher education, and 64% of families say they have a plan in place. Financial preparedness increases as graduation approaches, with 77% of families with high school seniors reporting they have a plan to pay.

Financing strategies are evolving as families try to reduce uncertainty.

Six in 10 families (60%) have savings set aside for higher education, with an average savings totaling $42,307, up from $26,266 from 2020. Although general savings accounts are the most widely used savings vehicle (53%), 39% of families are saving through 529 college savings plans designed specifically for education expenses. Fewer families expect to borrow than in 2020 (46% vs 54%). Even so, most families remain open to borrowing if needed, with 73% saying they would rather borrow than not attend college. Together, these findings suggest families are trying to close funding gaps earlier while still viewing loans as a practical tool for reaching their goals.

How America Plans for College 2026 shows that students and parents remain deeply committed to education after high school and are approaching the process with more planning and intention than they did in 2020. However, the research also highlights an important gap between optimism and action. As families weigh multiple education paths, financial realities, and changing workforce dynamics, they need clear, credible guidance to make confident and informed decisions. Supporting them with practical tools, information, and resources will be critical to helping turn aspiration into a successful plan.

Data tables

Table 1: Plans for continuing education after high school 6
Table 2: Plans for gap year after high school 7
Table 3: Reasons for gap year after high school 8
Table 4: Expected actions among those not planning to continue education 9
Table 5: Reasons to attend college 10
Table 6: Reasons to attend a boot camp, trade school, apprenticeship, career, or vocational program 11
Table 7: Reasons for not considering higher education 12
Table 8: Attitudes toward higher education 13
Table 9: Attitudes toward higher education (% strongly agree + % somewhat agree) 14
Table 10: Exploration of potential careers 15
Table 11: Student's career goals 16
Table 12: Plans for continuing education after college 17
Table 13: Attitudes toward loans 18
Table 14: Attitudes toward loans (% strongly agree + % somewhat agree) 19
Table 15: Preparation for higher education discussion topics 20
Table 16: Student involvement in planning to pay 21
Table 17: Family's expected need to borrow 22
Table 18: Have a plan to pay for higher education 23
Table 19: Actions taken to prepare for higher education 24
Table 20: Average amount saved 25
Table 21: Frequency using each vehicle to save 26
Table 22: Reasons for not planning 27
Table 23: Attitudes toward financial preparation 28
Table 24: Attitudes toward financial preparation (% strongly agree + % somewhat agree) 29
Table 25: Perceptions on paying for education after high school 30
Table 26: Perceptions on paying for education after high school (% strongly agree + % somewhat agree) 31
Table 27: Confidence in higher education outcomes 32
Table 28: Confidence in higher education outcomes (% very confident + % somewhat confident) 33
Table 29: Proportion of each source families expect to use to pay for higher education 34
Table 30: Attitudes on the impact of artificial intelligence (AI) 35
Table 31: Attitudes on the impact of artificial intelligence (AI) (% strongly agree + % somewhat agree) 36
Table 32: Quiz – FAFSA® definition 37
Table 33: Quiz – Financial aid that needs to be repaid 38
Table 34: Quiz – Onset of student loan interest accrual 39

Q: [Parent] What does your child plan to do after high school? If you have more than one child in high school, please answer about your oldest. [Student] What do you plan to do after high school?

a. Attend an intensive skills training boot camp
b. Attend a technical, career, or vocational program offering a certification or license
c. Complete an apprenticeship
d. Attend a 2- or 4-year college or university
e. Haven't decided, but probably will attend college/post-high school education program
f. Haven't decided, but probably will not attend college/post-high school education program
g. Definitely do not plan to continue education
h. Other (Specify)

Table 1: Plans for continuing education after high school

	N	Skill boot camp	Vo-tech	Apprenticeship	A 2- or 4-year college or university	Unsure, probably will	Unsure, probably won't	Definite no	Other
Total	**2010**	**1%**	**11%**	**2%**	**62%**	**17%**	**4%**	**1%**	**1%**
Student	1005	2%	11%	1%	64%	17%	2%	2%	1%
Parent	1005	1%	11%	2%	60%	18%	6%	1%	1%
Income									
Under $50k	646	1%	17%	3%	42%	24%	8%	3%	3%
$50k–<$100k	692	2%	11%	2%	60%	17%	6%	0%	1%
$100k–<$150k	383	2%	10%	1%	70%	14%	2%	1%	1%
$150k+	289	0%	8%	1%	72%	16%	1%	2%	0%
Student year in high school									
Freshman	384	2%	12%	1%	52%	26%	6%	2%	1%
Sophomore	458	1%	12%	2%	59%	21%	3%	1%	1%
Junior	587	1%	12%	1%	63%	16%	5%	1%	1%
Senior	581	2%	9%	3%	72%	9%	2%	2%	2%
Higher education-bound status									
2- or 4-year college or university	1191	-	-	-	100%	-	-	-	-
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	323	10%	78%	12%	-	-	-	-	-
Undecided	333	-	-	-	-	100%	-	-	-
No college	134	-	-	-	-	-	74%	26%	-
Planning status									
Plan to pay for higher education	1282	2%	10%	2%	73%	10%	1%	1%	0%
No plan to pay for higher education	728	0%	13%	1%	42%	30%	9%	3%	2%
Region									
Northeast	371	1%	12%	2%	64%	13%	4%	1%	1%
Midwest	429	1%	13%	2%	59%	18%	5%	1%	0%
South	824	1%	11%	2%	64%	15%	4%	1%	2%
West	386	2%	8%	1%	61%	21%	3%	2%	1%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Q: [Parent] Is your child planning to take a gap year before continuing their education?
[Student] Are you planning to take a gap year before continuing your education?

Table 2: Plans for gap year after high school

	N	Yes	No	Haven't decided yet
Total	**1943**	**9%**	**69%**	**22%**
Student	**976**	9%	71%	20%
Parent	**967**	9%	68%	24%
Income				
Under $50k	**601**	14%	51%	35%
$50k–<$100k	**679**	11%	63%	25%
$100k–<$150k	**379**	6%	78%	16%
$150k+	**284**	7%	79%	14%
Student year in high school				
Freshman	**376**	7%	66%	27%
Sophomore	**441**	7%	68%	25%
Junior	**572**	12%	68%	20%
Senior	**554**	9%	75%	16%
Higher education-bound status				
2- or 4-year college or university	**1191**	6%	81%	13%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	19%	60%	21%
Undecided	**333**	11%	43%	45%
No college*	**96**	18%	26%	57%
Planning status				
Plan to pay for higher education	**1262**	10%	76%	14%
No plan to pay for higher education	**681**	7%	56%	37%
Region				
Northeast	**355**	6%	77%	16%
Midwest	**416**	11%	67%	22%
South	**795**	9%	67%	24%
West	**377**	9%	70%	22%

Base: Planning to pursue post-high school education or undecided
* Small base size

Return to the "Table of tables"

Q. Why [Parent: is your child planning or] [Student: are you] considering a gap year?

Table 3: Reasons for gap year after high school

N	189
Personal growth, volunteering, or travel	45%
Academic burnout	32%
Mental health or wellbeing reasons	31%
Financial reasons	27%
Uncertainty about future plans	26%
Other	2%

Base: Planning to take a gap year

Return to the "Table of tables"

Q: What will [Parent: your child] [Student: you] plan to do immediately after high school?

a. Head straight into the workforce
b. Complete an apprenticeship or intern experience in a career field
c. Serve in the military
d. Do volunteer work full time
e. Be a full-time homemaker
f. Work on starting/growing [Parent: their] [Student: my] own business
g. Work independently on developing [Parent: their] [Student: my] skills/talents
h. Pursue art, music, acting, or content creation
i. Not sure yet
j. Other (Specify)

Table 4: Expected actions among those not planning to continue education

N	134
Head straight into the workforce	37%
Work independently on developing [Parent: their] [Student: my] skills/talents	14%
Work on starting/growing [Parent: their] [Student: my] own business	11%
Be a full-time homemaker	10%
Complete an apprenticeship or intern experience in a career field	8%
Pursue art, music, acting, or content creation	4%
Serve in the military	2%
Do volunteer work full time	2%
Not sure yet	33%
Other	0%

Base: Not planning to pursue post-high school education

Return to the "Table of tables"

Q: What are the main reasons [Parent: your child is] [Student: you are] considering college? Select up to 3 reasons.

Table 5: Reasons to attend college

	N	Improve career opportunities	Gain specialized skills or knowledge	Increase earning potential	Explore interests and passions	Required for the chosen career path	Build social connections and professional networks	Meet personal or family expectations	Friends/classmates are planning to attend	Other
Total	**1524**	**67%**	**50%**	**48%**	**35%**	**33%**	**21%**	**14%**	**9%**	**1%**
Student	**788**	66%	48%	48%	33%	35%	22%	15%	11%	1%
Parent	**736**	68%	51%	49%	37%	32%	19%	13%	7%	0%
Income										
Under $50k	**420**	64%	50%	51%	39%	27%	20%	12%	9%	0%
$50k–<$100k	**534**	59%	47%	48%	34%	33%	18%	14%	13%	2%
$100k–<$150k	**322**	72%	54%	43%	36%	37%	18%	16%	7%	0%
$150k+	**248**	71%	46%	53%	31%	32%	27%	13%	7%	-
Student year in high school										
Freshman	**285**	61%	47%	49%	37%	34%	18%	14%	8%	1%
Sophomore	**338**	63%	45%	53%	34%	35%	20%	16%	8%	1%
Junior	**449**	68%	53%	49%	35%	34%	17%	12%	10%	0%
Senior	**452**	74%	51%	43%	33%	31%	26%	14%	9%	1%
Higher education-bound status										
2- or 4-year college or university	**1191**	71%	50%	48%	33%	35%	22%	13%	8%	0%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**-**	-	-	-	-	-	-	-	-	-
Undecided	**333**	54%	47%	49%	41%	29%	17%	15%	11%	1%
No college	**-**	-	-	-	-	-	-	-	-	-
Planning status										
Plan to pay for higher education	**1040**	71%	49%	50%	34%	34%	22%	13%	8%	1%
No plan to pay for higher education	**484**	58%	51%	44%	37%	33%	18%	17%	10%	1%
Region										
Northeast	**272**	63%	46%	51%	34%	37%	26%	18%	7%	0%
Midwest	**327**	66%	49%	49%	35%	37%	17%	13%	9%	1%
South	**616**	66%	51%	47%	36%	33%	22%	12%	8%	0%
West	**309**	71%	50%	48%	34%	29%	18%	15%	10%	1%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: What are the main reasons [Parent: your child is] [Student: you are] considering a boot camp, trade school, apprenticeship, career, or vocational program? Select up to 3 reasons.

a. Faster path to earning money/employment compared to a 4-year degree
b. High demand for skilled trades or technical roles
c. Lower cost than traditional college
d. Avoiding student debt
e. Prefer hands-on, practical learning
f. More focused program
g. Required for the chosen career path
h. Uncertainty about committing to a longer-term degree
i. Flexibility to work while training
j. Other (Specify)

Table 6: Reasons to attend a boot camp, trade school, apprenticeship, career, or vocational program

N	323
High demand for skilled trades or technical roles	40%
Prefer hands-on, practical learning	39%
Faster path to earning money/employment	38%
Flexibility to work while training	32%
Lower cost than traditional college	25%
More focused program	21%
Avoiding student debt	19%
Required for the chosen career path	15%
Uncertainty about committing to a longer-term degree	6%
Other	0%

Base: Planning to attend technical/career/vocational program, intensive skills training boot camp, or apprenticeship

Return to the "Table of tables"

Q: Why [Parent: isn't your child] [Student: aren't you] considering education after high school? Select up to 3 reasons.

a. Can't afford it
b. Prefer to start working immediately
c. Trying to avoid student debt and long-term financial burden
d. Uncertain about career goals
e. Prefer hands-on experience over academic learning
f. Family/life obligations make it impossible to pursue education
g. Feel unprepared to continue education (e.g., academically, socially)
h. Concern about weak job prospects even with a college education
i. Concern about the impact of AI on job prospects
j. Don't feel a college degree is worth the cost
k. Mental health or wellbeing factors
l. Other (Specify)

Table 7: Reasons for not considering higher education

N	134
Trying to avoid student debt and long-term financial burden	35%
Uncertain about career goals	33%
Don't feel a college degree is worth the cost	29%
Prefer hands-on experience over academic learning	27%
Prefer to start working immediately	26%
Can't afford it	24%
Mental health or wellbeing factors	20%
Family/life obligations make it impossible to pursue education	11%
Feel unprepared to continue education (e.g., academically, socially)	7%
Concern about weak job prospects even with a college education	6%
Concern about the impact of AI on job prospects	5%
Other	2%

Base: Not planning to pursue post-high school education

Return to the "Table of tables"

Q. To what extent do you agree or disagree with the following statements about higher education?

Table 8: Attitudes toward higher education

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree
Higher education is an investment in [Parent: my child's] [Student: my] future	1847	56%	34%	7%	2%	1%
I am willing to stretch financially to obtain the best opportunities for [Parent: my child's] [Student: my] future	1847	44%	39%	12%	4%	2%
I would rather borrow to pay for college/post-high school education than [Parent: have my child] not be able to go at all	1847	35%	38%	15%	7%	5%
[Parent/Student] A college degree is necessary for career success today	1847	35%	31%	19%	10%	5%
I'm confident that [Parent: my child's] [Student: my] college/post-high school education will be worth the cost	1847	46%	35%	12%	5%	1%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Table 9: Attitudes toward higher education (% strongly agree + % somewhat agree)

	N	Higher education is an investment in [Parent: my child's] [Student: my] future	I am willing to stretch financially to obtain the best opportunities for [Parent: my child's] [Student: my] future	I would rather borrow to pay for college/post-high school education than [Parent: have my child] not be able to go at all	A college degree is necessary for career success today	I'm confident that [Parent: my child's] [Student: my] college/ post-high school education will be worth the cost
Total	**1847**	**90%**	**83%**	**73%**	**66%**	**82%**
Student	**942**	89%	79%	69%	70%	83%
Parent	**905**	91%	87%	77%	62%	81%
Income						
Under $50k	**549**	85%	77%	67%	60%	75%
$50k–<$100k	**646**	89%	80%	72%	63%	81%
$100k–<$150k	**375**	92%	87%	73%	69%	84%
$150k+	**277**	91%	85%	78%	70%	85%
Student year in high school						
Freshman	**344**	86%	78%	68%	65%	79%
Sophomore	**419**	92%	86%	71%	64%	81%
Junior	**546**	88%	81%	74%	66%	80%
Senior	**538**	91%	86%	78%	69%	86%
Higher education-bound status						
2- or 4-year college or university	**1191**	94%	88%	80%	74%	88%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	75%	72%	57%	45%	71%
Undecided	**333**	86%	74%	62%	54%	67%
No college	**-**	-	-	-	-	-
Planning status						
Plan to pay for higher education	**1240**	91%	88%	78%	70%	87%
No plan to pay for higher education	**607**	86%	72%	62%	58%	70%
Region						
Northeast	**341**	87%	85%	73%	67%	82%
Midwest	**396**	85%	77%	69%	58%	77%
South	**746**	91%	83%	73%	67%	83%
West	**364**	93%	86%	76%	72%	85%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: How, if at all, [Parent: has your child] [Student: have you] explored potential careers so far? Check all that apply.

a. Talked to family or friends about their jobs
b. Met with a school counselor or career advisor
c. Took career interest assessments or quizzes
d. Researched careers online
e. Attended career fairs or info sessions
f. Completed job shadowing or an internship
g. Volunteered in areas of interest
h. Used AI (e.g., ChatGPT, Gemini, etc.) to explore career options
i. Used social media platforms (TikTok, YouTube, etc.)
j. Spoke with teachers/mentors
k. Participated in career-focused clubs
l. Other (Specify)
m. None of the above

Table 10: Exploration of potential careers

	N	Family or friends	Teachers/mentors	Researched online	School counselor or career advisor	Social media	Career fairs	Career quizzes	AI	Volunteered	Clubs	Shadowing or internship	Other	None of the above
Total	**2010**	**54%**	**52%**	**51%**	**50%**	**32%**	**31%**	**27%**	**25%**	**21%**	**19%**	**14%**	**0%**	**4%**
Student	**1005**	58%	54%	52%	51%	34%	30%	27%	27%	21%	18%	13%	0%	3%
Parent	**1005**	49%	50%	51%	49%	30%	32%	28%	22%	21%	21%	15%	1%	6%
Income														
Under $50k	**646**	50%	49%	42%	47%	28%	29%	24%	13%	16%	14%	8%	1%	6%
$50k–<$100k	**692**	53%	53%	53%	53%	29%	31%	26%	23%	21%	16%	12%	1%	4%
$100k–<$150k	**383**	57%	54%	56%	54%	34%	34%	29%	30%	21%	24%	16%	0%	2%
$150k+	**289**	51%	52%	51%	44%	35%	31%	31%	28%	26%	21%	18%	-	5%
Student year in high school														
Freshman	**384**	59%	50%	44%	42%	28%	27%	26%	20%	16%	18%	11%	0%	6%
Sophomore	**458**	52%	50%	50%	49%	35%	29%	30%	22%	23%	20%	10%	0%	4%
Junior	**587**	52%	53%	56%	50%	32%	34%	25%	26%	23%	19%	14%	1%	5%
Senior	**581**	52%	55%	54%	56%	32%	33%	28%	30%	22%	20%	20%	0%	2%
Higher education-bound status														
2- or 4-year college or university	**1191**	55%	58%	59%	55%	33%	35%	29%	28%	24%	22%	16%	0%	2%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	54%	46%	42%	45%	28%	27%	24%	20%	20%	21%	18%	1%	1%
Undecided	**333**	53%	46%	45%	44%	35%	28%	28%	21%	17%	12%	8%	0%	8%
No college	**134**	35%	16%	15%	20%	18%	13%	16%	13%	7%	6%	5%	1%	25%
Planning status														
Plan to pay for higher education	**1282**	57%	56%	56%	54%	34%	35%	30%	30%	23%	22%	18%	0%	1%
No plan to pay for higher education	**728**	48%	45%	43%	43%	28%	25%	22%	16%	18%	15%	7%	1%	10%
Region														
Northeast	**371**	53%	50%	45%	52%	28%	33%	31%	24%	23%	20%	13%	1%	8%
Midwest	**429**	51%	53%	50%	56%	28%	38%	31%	21%	19%	21%	19%	0%	4%
South	**824**	55%	53%	53%	46%	36%	29%	27%	25%	21%	20%	13%	1%	3%
West	**386**	54%	51%	54%	49%	30%	29%	23%	28%	22%	17%	12%	0%	4%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Q: How would you describe the status of [Parent: your child's] [Student: your] career goals?

a. Know exactly the career to pursue
b. Know the general field, but not the exact job
c. Have a sense of a preferred work environment, but not the role
d. Have multiple ideas of goals, but haven't narrowed them down yet
e. Don't know yet what [Parent: they] [Student: I] would like to do

Table 11: Student's career goals

	N	Know exactly the career to pursue	Know the general field, but not the exact job	Have a sense of a preferred work environment, but not the role	Have multiple ideas of goals, but haven't narrowed them down yet	Don't know yet what [Parent: they] [Student: I] would like to do
Total	**2010**	**23%**	**31%**	**15%**	**24%**	**7%**
Student	**1005**	24%	31%	16%	24%	6%
Parent	**1005**	23%	32%	15%	23%	8%
Income						
Under $50k	**646**	19%	29%	13%	29%	10%
$50k–<$100k	**692**	23%	33%	18%	20%	6%
$100k–<$150k	**383**	26%	30%	17%	22%	4%
$150k+	**289**	22%	33%	11%	26%	8%
Student year in high school						
Freshman	**384**	12%	25%	17%	35%	11%
Sophomore	**458**	25%	31%	15%	22%	7%
Junior	**587**	24%	32%	15%	23%	6%
Senior	**581**	30%	36%	13%	16%	4%
Higher education-bound status						
2- or 4-year college or university	**1191**	28%	36%	15%	19%	2%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	25%	30%	20%	22%	4%
Undecided	**333**	9%	20%	16%	37%	17%
No college	**134**	4%	17%	7%	38%	35%
Planning status						
Plan to pay for higher education	**1282**	27%	36%	15%	20%	2%
No plan to pay for higher education	**728**	16%	23%	16%	30%	15%
Region						
Northeast	**371**	24%	30%	13%	22%	11%
Midwest	**429**	20%	33%	15%	26%	7%
South	**824**	26%	31%	15%	22%	5%
West	**386**	21%	31%	17%	24%	7%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Q: What are your [Parent: child's] graduate or professional education plans after college?

a. Definitely planning for graduate or professional education
b. Possibly interested, but not certain
c. Not planning any further education after college
d. Haven't thought about it yet

Table 12: Plans for continuing education after college

	N	Definitely planning for graduate or professional education	Possibly interested, but not certain	Not planning any further education after college	Haven't thought about it yet
Total	**1524**	**44%**	**34%**	**6%**	**15%**
Student	**788**	44%	32%	6%	18%
Parent	**736**	44%	36%	7%	13%
Income					
Under $50k	**420**	42%	32%	6%	20%
$50k–<$100k	**534**	45%	34%	7%	14%
$100k–<$150k	**322**	46%	38%	6%	11%
$150k+	**248**	44%	30%	7%	20%
Student year in high school					
Freshman	**285**	36%	37%	6%	21%
Sophomore	**338**	41%	39%	4%	16%
Junior	**449**	43%	35%	6%	16%
Senior	**452**	54%	27%	9%	10%
Higher education-bound status					
2- or 4-year college or university	**1191**	51%	32%	6%	12%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**-**	-	-	-	-
Undecided	**333**	21%	42%	7%	29%
No college	**-**	-	-	-	-
Planning status					
Plan to pay for higher education	**1040**	52%	31%	6%	10%
No plan to pay for higher education	**484**	28%	39%	7%	26%
Region					
Northeast	**272**	42%	34%	9%	16%
Midwest	**327**	44%	32%	7%	17%
South	**616**	49%	30%	6%	14%
West	**309**	39%	41%	4%	15%

Base: Planning to pursue college or undecided

Return to the "Table of tables"

Q: Please indicate how much you agree or disagree with the statements below.

Table 13: Attitudes toward loans

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	Don't know
The government should make loans available to parents to help them pay for their child's college	**1847**	41%	40%	14%	3%	1%	2%
There should be limits to how much debt federal student loan borrowers can take on	**1847**	27%	41%	22%	7%	4%	1%
College costs have risen because people can borrow from the government whatever a school says it costs to attend	**1847**	22%	35%	34%	6%	3%	1%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Table 14: Attitudes toward loans (% strongly agree + % somewhat agree)

	N	The government should make loans available to parents to help them pay for their child's college	There should be limits to how much debt federal student loan borrowers can take on	College costs have risen because people can borrow from the government whatever a school says it costs to attend
Total	**1847**	**81%**	**68%**	**57%**
Student	**942**	82%	67%	57%
Parent	**905**	81%	69%	56%
Income				
Under $50k	**549**	81%	62%	55%
$50k–<$100k	**646**	80%	70%	56%
$100k–<$150k	**375**	85%	69%	59%
$150k+	**277**	79%	69%	56%
Student year in high school				
Freshman	**344**	78%	62%	47%
Sophomore	**419**	82%	65%	52%
Junior	**546**	80%	70%	58%
Senior	**538**	85%	73%	66%
Higher education-bound status				
2- or 4-year college or university	**1191**	83%	69%	59%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	77%	66%	58%
Undecided	**333**	79%	65%	48%
No college	**-**	-	-	-
Planning status				
Plan to pay for higher education	**1240**	85%	71%	61%
No plan to pay for higher education	**607**	74%	61%	47%
Region				
Northeast	**341**	81%	66%	59%
Midwest	**396**	77%	63%	53%
South	**746**	83%	69%	55%
West	**364**	83%	72%	60%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: Have you and your [Parent: child] [Student: parent(s)] discussed any of the following topics? Please select all that apply.

a. Which schools [Parent: your child is] [Student: you are] interested in attending after high school
b. How/when to start applying to schools
c. Researching and applying for scholarships
d. Financial aid process/FAFSA®
e. College prep or SAT®/ACT® prep
f. How your family will pay for education after high school
g. The total cost for all years of education after high school
h. Average salaries in the field of interest
i. Career placement rates in the field of interest
j. Average amount of student debt in the field of interest
k. Potential earnings vs how much the education will cost (return on investment)
l. Differences in cost between in-state/out-of-state and public/private schools
m. None of the above

Table 15: Preparation for higher education discussion topics

	N	School of interest	College prep or SAT®/ACT® prep	Scholarships	Paying for education after high school	Applying to school	Financial aid process/FAFSA®	Average salaries	Total cost of post-high school education	Differences in cost between in-state/out-of-state and public/private schools	Potential earnings vs how much the education will cost	Career placement rates	Average amount of student debt	None of the above
Total	**1847**	**53%**	**47%**	**45%**	**43%**	**41%**	**39%**	**38%**	**36%**	**35%**	**28%**	**28%**	**21%**	**5%**
Student	**942**	54%	46%	45%	45%	40%	40%	35%	39%	35%	31%	30%	21%	5%
Parent	**905**	52%	48%	45%	41%	43%	37%	41%	33%	35%	25%	26%	22%	5%
Income														
Under $50k	**549**	49%	42%	39%	38%	37%	45%	32%	32%	25%	25%	19%	19%	7%
$50k–<$100k	**646**	53%	45%	47%	39%	39%	44%	41%	38%	36%	31%	31%	22%	6%
$100k–<$150k	**375**	59%	53%	52%	47%	41%	39%	38%	38%	40%	30%	33%	22%	2%
$150k+	**277**	51%	46%	37%	46%	47%	28%	37%	35%	34%	25%	25%	21%	7%
Student year in high school														
Freshman	**344**	46%	41%	39%	39%	36%	33%	31%	32%	32%	28%	26%	17%	8%
Sophomore	**419**	55%	51%	43%	44%	43%	30%	39%	31%	35%	24%	23%	18%	5%
Junior	**546**	54%	50%	47%	46%	43%	41%	38%	35%	34%	31%	32%	23%	4%
Senior	**538**	57%	45%	48%	43%	42%	48%	41%	44%	37%	29%	31%	26%	3%
Higher education-bound status														
2- or 4-year college or university	**1191**	58%	54%	50%	45%	45%	41%	38%	40%	39%	30%	31%	24%	3%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	40%	30%	31%	33%	28%	33%	44%	31%	19%	27%	33%	19%	6%
Undecided	**333**	47%	37%	37%	44%	38%	36%	33%	27%	33%	24%	14%	14%	13%
No college	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
Planning status														
Plan to pay for higher education	**1240**	56%	50%	48%	46%	43%	42%	39%	39%	37%	31%	32%	24%	2%
No plan to pay for higher education	**607**	47%	40%	38%	37%	39%	33%	35%	31%	31%	23%	21%	16%	10%
Region														
Northeast	**341**	48%	43%	36%	41%	37%	32%	34%	34%	34%	24%	27%	22%	7%
Midwest	**396**	53%	45%	46%	41%	43%	43%	41%	40%	39%	27%	28%	22%	4%
South	**746**	58%	52%	46%	43%	43%	40%	39%	36%	32%	29%	26%	20%	4%
West	**364**	50%	45%	48%	48%	41%	38%	35%	34%	36%	31%	33%	23%	6%

Return to the "Table of tables"

Base: Planning to pursue post-high school education or undecided

Q: How involved [Parent: is your child] [Student: are you] in helping to plan to pay for education after high school?

Table 16: Student involvement in planning to pay

	N	Not at all	Aware, but does not participate	Actively engages in planning, but parents take the lead	Proactively contributes to the planning process, equally or more than parents	Does all the planning
Total	**1847**	**6%**	**16%**	**44%**	**27%**	**7%**
Student	**942**	6%	16%	46%	25%	7%
Parent	**905**	6%	17%	42%	29%	6%
Income						
Under $50k	**549**	7%	15%	42%	30%	6%
$50k–<$100k	**646**	5%	15%	44%	29%	6%
$100k–<$150k	**375**	5%	15%	45%	28%	6%
$150k+	**277**	6%	21%	44%	21%	8%
Student year in high school						
Freshman	**344**	9%	20%	45%	21%	4%
Sophomore	**419**	6%	24%	41%	24%	5%
Junior	**546**	5%	17%	45%	27%	6%
Senior	**538**	3%	7%	45%	34%	10%
Higher education-bound status						
2- or 4-year college or university	**1191**	5%	15%	47%	28%	7%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	6%	17%	40%	28%	9%
Undecided	**333**	9%	23%	39%	25%	4%
No college	**-**	-	-	-	-	-
Planning status						
Plan to pay for higher education	**1240**	4%	11%	48%	29%	8%
No plan to pay for higher education	**607**	10%	27%	37%	23%	3%
Region						
Northeast	**341**	6%	15%	42%	27%	10%
Midwest	**396**	3%	19%	43%	29%	6%
South	**746**	6%	15%	43%	29%	6%
West	**364**	7%	17%	48%	22%	5%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: Do you think your family will need to borrow money to help pay for college or post-high school education?

Table 17: Family's expected need to borrow

	N	Yes	No	Don't know
Total	**1847**	**46%**	**32%**	**22%**
Student	**942**	47%	29%	24%
Parent	**905**	45%	36%	19%
Income				
Under $50k	**549**	58%	19%	24%
$50k–<$100k	**646**	52%	22%	25%
$100k–<$150k	**375**	44%	33%	23%
$150k+	**277**	33%	53%	15%
Student year in high school				
Freshman	**344**	46%	28%	26%
Sophomore	**419**	45%	31%	24%
Junior	**546**	50%	31%	20%
Senior	**538**	43%	38%	19%
Higher education-bound status				
2- or 4-year college or university	**1191**	44%	36%	21%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	51%	26%	23%
Undecided	**333**	51%	25%	24%
No college	**-**	-	-	-
Planning status				
Plan to pay for higher education	**1240**	43%	40%	17%
No plan to pay for higher education	**607**	52%	17%	31%
Region				
Northeast	**341**	48%	28%	24%
Midwest	**396**	51%	28%	21%
South	**746**	45%	32%	24%
West	**364**	42%	39%	19%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

**Q: [Parent] Do you or your child have a plan for how to pay for your child's education after high school?
[Student] Do you or your family have a plan for how to pay for your education after high school?**

Table 18: Have a plan to pay for higher education

	N	Yes	No	Don't know
Total	**2010**	**64%**	**21%**	**15%**
Student	**1005**	66%	15%	19%
Parent	**1005**	63%	26%	11%
Income				
Under $50k	**646**	50%	28%	21%
$50k–<$100k	**692**	63%	21%	16%
$100k–<$150k	**383**	65%	20%	15%
$150k+	**289**	78%	14%	8%
Student year in high school				
Freshman	**384**	60%	21%	19%
Sophomore	**458**	53%	26%	21%
Junior	**587**	64%	22%	14%
Senior	**581**	77%	14%	8%
Higher education-bound status				
2- or 4-year college or university	**1191**	76%	14%	10%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	65%	22%	13%
Undecided	**333**	37%	31%	32%
No college	**134**	24%	52%	23%
Planning status				
Plan to pay for higher education	**1282**	100%	-	-
No plan to pay for higher education	**728**	-	58%	42%
Region				
Northeast	**371**	64%	20%	16%
Midwest	**429**	62%	24%	14%
South	**824**	68%	18%	14%
West	**386**	62%	22%	16%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Q: Have you done any of the following as part of planning for education beyond high school?

a. Have not done any planning for higher education yet
b. Met with the college/career counselor at the high school
c. Researched schools
d. Read info/used tools to help figure out how to pay for college
e. Read info/used tools about how to increase the chances of being admitted to college
f. Visited a college campus
g. Took a virtual tour of a school
h. Met with an independent college consultant
i. Filed the Free Application for Federal Student Aid (FAFSA®)
j. Applied for scholarships from sources other than college
k. Reached out to peers for advice or guidance about college
l. Used AI tools to research schools, majors, costs for college
m. Used a net price calculator
n. Compared financial aid offers
o. Created a budget or cost estimate for college

Table 19: Actions taken to prepare for higher education

	N	Have not done any planning	Researched schools	Met with the college/career counselor	Visited a college campus	Researched how to pay for college	Compared financial aid offers	Applied for scholarships	Researched how to increase chances of being admitted to college	Created a budget or cost estimate for college	Reached out to peers for advice or guidance	Used AI tools to research	Filed the FAFSA®	Took a virtual tour of a school	Used a net price calculator	Met with an independent college consultant
Total	**1847**	**15%**	**46%**	**33%**	**30%**	**23%**	**23%**	**22%**	**22%**	**22%**	**21%**	**21%**	**20%**	**20%**	**12%**	**11%**
Student	**942**	15%	46%	35%	32%	24%	21%	19%	22%	19%	22%	22%	19%	19%	11%	12%
Parent	**905**	15%	45%	30%	29%	23%	25%	26%	22%	26%	21%	20%	20%	20%	14%	11%
Income																
Under $50k	**549**	19%	37%	25%	25%	22%	24%	20%	17%	16%	18%	14%	21%	18%	6%	11%
$50k–<$100k	**646**	17%	43%	33%	30%	22%	23%	26%	21%	22%	19%	20%	25%	20%	12%	15%
$100k–<$150k	**375**	13%	50%	36%	28%	26%	24%	23%	24%	24%	22%	26%	18%	21%	13%	9%
$150k+	**277**	12%	50%	34%	37%	22%	20%	21%	26%	26%	26%	20%	15%	19%	16%	11%
Student year in high school																
Freshman	**344**	25%	35%	24%	22%	16%	15%	15%	21%	23%	19%	17%	12%	12%	6%	8%
Sophomore	**419**	21%	47%	30%	24%	21%	20%	13%	21%	18%	24%	15%	8%	20%	10%	8%
Junior	**546**	13%	47%	36%	30%	26%	23%	23%	23%	21%	21%	23%	17%	23%	16%	12%
Senior	**538**	3%	52%	38%	42%	28%	31%	36%	24%	27%	22%	26%	37%	23%	16%	16%
Higher education-bound status																
2- or 4-year college or university	**1191**	7%	53%	37%	36%	27%	27%	25%	26%	27%	24%	24%	22%	23%	14%	13%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	20%	30%	28%	19%	20%	19%	22%	19%	16%	19%	17%	21%	17%	11%	12%
Undecided	**333**	37%	33%	23%	19%	14%	13%	12%	13%	10%	16%	11%	11%	11%	5%	4%
No college	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Planning status																
Plan to pay for higher education	**1240**	4%	52%	36%	37%	28%	28%	28%	28%	30%	24%	26%	23%	23%	15%	15%
No plan to pay for higher education	**607**	37%	33%	26%	17%	14%	12%	12%	12%	6%	16%	10%	12%	12%	6%	4%
Region																
Northeast	**341**	17%	46%	30%	29%	22%	22%	19%	27%	22%	17%	22%	16%	16%	12%	13%
Midwest	**396**	12%	47%	35%	35%	21%	24%	26%	22%	22%	22%	17%	21%	23%	12%	11%
South	**746**	13%	49%	35%	30%	26%	24%	25%	22%	22%	22%	20%	21%	21%	11%	12%
West	**364**	18%	38%	30%	28%	22%	21%	17%	21%	23%	23%	24%	20%	18%	14%	9%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: [Parent] How much money have you saved in total, if any, for the post-high school education of your oldest child in high school? Please consider all relevant accounts and investments. If you aren't sure, please provide your best estimate.

[Student] How much money have you saved in total, if any, for your post-high school education? Please consider all relevant accounts and investments. If you aren't sure, please provide your best estimate.

Table 20: Average amount saved

	N	$	We don't have any money set aside for post-high school education	Don't know
Total	**1847**	**42,307**	**28%**	**12%**
Student	**942**	32,843	24%	24%
Parent	**905**	49,581	31%	-
Income				
Under $50k	**549**	14,594	46%	13%
$50k–<$100k	**646**	25,746	30%	17%
$100k–<$150k	**375**	40,378	22%	10%
$150k+	**277**	69,711	19%	10%
Student year in high school				
Freshman	**344**	29,490	29%	15%
Sophomore	**419**	46,845	32%	14%
Junior	**546**	46,764	30%	13%
Senior	**538**	43,913	20%	9%
Higher education-bound status				
2- or 4-year college or university	**1191**	47,676	20%	13%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	22,985	36%	10%
Undecided	**333**	30,183	49%	13%
No college	**-**	-	-	-
Planning status				
Plan to pay for higher education	**1240**	44,389	15%	11%
No plan to pay for higher education	**607**	31,761	54%	15%
Region				
Northeast	**341**	47,693	24%	10%
Midwest	**396**	34,820	28%	15%
South	**746**	38,391	30%	12%
West	**364**	50,066	25%	12%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: What types of savings or investments are your family using to save this money? Please select all that apply.

a. A 529 college savings plan
b. A pre-paid or guaranteed state college savings plan
c. Coverdell Education Savings Account
d. Investments such as stocks, mutual funds, money market accounts, or bonds that are not part of your 520 or 401(k)
e. A checking account
f. A juvenile life insurance policy, one that acts as a college savings plan as well
f. General savings account
g. CD (Certificate of Deposit)
h. GoFundMe or other crowd-sourced fund
i. Bitcoin or other cryptocurrency account
j. Non-institutional savings (e.g., piggy bank or other at-home fund, safe or safety deposit box, or other non-interest bearing stash)
k. Some other way
l. Don't know

Table 21: Frequency using each vehicle to save

	N	General savings account	A 529 college savings plan	Investments such as stocks, mutual funds, money market accounts, or bonds	A checking account	CD (Certificate of Deposit)	A pre-paid or guaranteed state college savings plan	Non-institutional savings	Coverdell Education Savings Account	Bitcoin or other cryptocurrency account	A juvenile life insurance policy	GoFundMe or other crowd-sourced fund	Some other way	Don't know
Total	**1027**	**53%**	**39%**	**32%**	**32%**	**13%**	**9%**	**7%**	**7%**	**7%**	**6%**	**3%**	**2%**	**2%**
Student	**446**	48%	41%	29%	30%	11%	14%	8%	8%	7%	8%	5%	2%	2%
Parent	**581**	57%	38%	35%	33%	15%	5%	7%	6%	6%	5%	2%	1%	2%
Income														
Under $50k	**223**	55%	12%	13%	35%	5%	8%	14%	6%	5%	5%	3%	5%	4%
$50k–<$100k	**350**	53%	30%	29%	37%	12%	10%	9%	4%	6%	7%	3%	2%	2%
$100k–<$150k	**251**	53%	47%	37%	27%	14%	9%	5%	7%	8%	8%	3%	0%	2%
$150k+	**203**	52%	50%	37%	31%	17%	8%	6%	9%	5%	5%	3%	2%	0%
Student year in high school														
Freshman	**177**	53%	41%	28%	29%	12%	10%	6%	2%	3%	4%	1%	1%	3%
Sophomore	**207**	41%	47%	32%	31%	10%	8%	7%	7%	4%	6%	3%	1%	2%
Junior	**298**	52%	39%	31%	27%	15%	9%	9%	9%	7%	9%	4%	3%	2%
Senior	**345**	61%	34%	36%	37%	15%	9%	7%	7%	10%	5%	3%	1%	0%
Higher education-bound status														
2- or 4-year college or university	**757**	54%	40%	35%	31%	12%	9%	7%	7%	7%	6%	2%	1%	1%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**151**	50%	29%	27%	36%	18%	12%	13%	5%	8%	10%	12%	2%	3%
Undecided	**119**	51%	45%	25%	29%	14%	2%	5%	7%	3%	3%	1%	3%	2%
No college	**-**	-	-	-	-	-	-	-	-	-	-	-	-	-
Planning status														
Plan to pay for higher education	**868**	56%	41%	34%	34%	14%	10%	8%	7%	7%	6%	3%	2%	1%
No plan to pay for higher education	**159**	39%	32%	23%	20%	10%	4%	5%	5%	3%	8%	1%	1%	5%
Region														
Northeast	**201**	58%	46%	42%	27%	20%	9%	8%	7%	5%	3%	3%	1%	0%
Midwest	**196**	47%	34%	28%	33%	13%	8%	8%	5%	6%	5%	2%	2%	5%
South	**401**	51%	38%	29%	31%	13%	10%	8%	8%	8%	9%	3%	2%	1%
West	**229**	57%	40%	35%	34%	10%	7%	6%	6%	5%	5%	3%	2%	1%

Base: Parents who have saved between $1-$400,000 for the post-high school education of their eldest child in high school

Return to the "Table of tables"

Q: [Parent] Why haven't you started a plan for how to pay for your child's education after high school? Please check all that apply.

Table 22: Reasons for not planning

N	324
I can't afford to save money, so there is no point in planning	39%
It's overwhelming	32%
I just haven't gotten around to it yet	22%
It's too early to think about	18%
I don't know how to do this or what to consider	10%
I haven't thought about it	9%
Didn't think my child would go to college	8%
I don't know where I can get free information on this	5%
It's too late to start now	5%
I don't think it's important	4%
I don't have time	3%
Other	7%

Base: Parents who have **not** saved for child's post-high school education

Return to the "Table of tables"

Q: To what extent do you agree or disagree with the following statements about paying for college?

Table 23: Attitudes toward financial preparation

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	Don't know
Paying for college is stressful	**1847**	35%	36%	14%	8%	5%	2%
I don't know where to go for help planning to pay for college	**1847**	8%	17%	19%	27%	28%	1%
I'm confident my family can navigate college financing effectively	**1847**	34%	40%	16%	7%	3%	1%
It feels like we're on our own to figure out how to plan and pay for college, with no clear path to follow	**1847**	12%	29%	22%	23%	15%	1%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Table 24: Attitudes toward financial preparation (% strongly agree + % somewhat agree)

	N	Paying for college is stressful	I don't know where to go for help planning to pay for college	I'm confident my family can navigate college financing effectively	It feels like we're on our own to figure out how to plan and pay for college, with no clear path to follow
Total	**1847**	**71%**	**25%**	**73%**	**40%**
Student	**942**	70%	26%	73%	38%
Parent	**905**	71%	24%	73%	42%
Income					
Under $50k	**549**	74%	26%	60%	41%
$50k–<$100k	**646**	73%	25%	69%	35%
$100k–<$150k	**375**	74%	27%	79%	42%
$150k+	**277**	61%	21%	80%	42%
Student year in high school					
Freshman	**344**	71%	21%	71%	39%
Sophomore	**419**	73%	22%	72%	43%
Junior	**546**	72%	30%	69%	38%
Senior	**538**	68%	25%	81%	41%
Higher education-bound status					
2- or 4-year college or university	**1191**	69%	22%	80%	36%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	75%	38%	65%	52%
Undecided	**333**	75%	27%	56%	44%
No college	**-**	-	-	-	-
Planning status					
Plan to pay for higher education	**1240**	66%	20%	86%	36%
No plan to pay for higher education	**607**	80%	36%	48%	48%
Region					
Northeast	**341**	68%	25%	74%	39%
Midwest	**396**	76%	24%	69%	38%
South	**746**	67%	25%	76%	41%
West	**364**	74%	26%	71%	41%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: To what extent do you agree or disagree with the following statements about paying for college?

Table 25: Perceptions on paying for education after high school

	N	Strongly agree	Somewhat agree	Neither agree nor disagree	Somewhat disagree	Strongly disagree	Don't know
The amount families actually pay for college is often lower than the price that is advertised by the school	**1847**	13%	24%	27%	18%	10%	8%
I feel confident comparing cost and aid packages across schools	**1847**	24%	43%	20%	9%	2%	3%
Private schools are always more expensive than public schools	**1847**	44%	34%	11%	8%	1%	3%
A financial aid package can be negotiated	**1847**	16%	35%	24%	10%	5%	11%
It's not worth applying for scholarships if the parents make too much money	**1847**	9%	16%	17%	29%	26%	3%
Scholarships are only available for students with exceptional grades or abilities	**1847**	18%	30%	15%	22%	13%	2%
Students can only apply for scholarships before their freshman year of college	**1847**	12%	20%	21%	19%	17%	11%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Table 26: Perceptions on paying for education after high school (% strongly agree + % somewhat agree)

	N	The amount families actually pay for college is often lower than the price that is advertised by the school	I feel confident comparing cost and aid packages across schools	Private schools are always more expensive than public schools	A financial aid package can be negotiated	It's not worth applying for scholarships if the parents make too much money	Scholarships are only available for students with exceptional grades or abilities	Students can only apply for scholarships before their freshman year of college
Total	**1847**	**37%**	**67%**	**78%**	**51%**	**25%**	**48%**	**32%**
Student	942	37%	64%	79%	50%	24%	48%	33%
Parent	905	36%	70%	76%	51%	26%	47%	31%
Income								
Under $50k	549	34%	58%	77%	43%	19%	46%	27%
$50k–<$100k	646	31%	61%	78%	51%	23%	46%	29%
$100k–<$150k	375	36%	72%	81%	48%	25%	47%	38%
$150k+	277	45%	73%	74%	58%	31%	50%	31%
Student year in high school								
Freshman	344	35%	61%	77%	42%	19%	43%	24%
Sophomore	419	30%	65%	80%	48%	22%	51%	27%
Junior	546	41%	67%	72%	54%	26%	48%	37%
Senior	538	38%	73%	81%	56%	30%	47%	37%
Higher education-bound status								
2- or 4-year college or university	1191	40%	73%	78%	53%	24%	48%	33%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	323	35%	60%	75%	52%	34%	54%	38%
Undecided	333	27%	49%	80%	41%	22%	40%	21%
No college	-	-	-	-	-	-	-	-
Planning status								
Plan to pay for higher education	1240	41%	78%	79%	57%	24%	47%	35%
No plan to pay for higher education	607	28%	45%	74%	38%	25%	49%	26%
Region								
Northeast	341	40%	65%	75%	52%	24%	44%	31%
Midwest	396	37%	62%	75%	42%	22%	48%	27%
South	746	34%	69%	78%	54%	25%	47%	31%
West	364	37%	69%	81%	51%	27%	50%	37%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: How confident are you about each of the following?

Table 27: Confidence in higher education outcomes

	N	Very confident	Somewhat confident	Neither confident nor unconfident	Somewhat unconfident	Not at all confident
[Parent] Your child finding the right school where they can thrive [Student] Finding the right school where you can thrive	1847	33%	47%	16%	4%	1%
[Parent] Your child being admitted into the school of their choice [Student] Being admitted into the school of your choice	1847	31%	44%	19%	4%	2%
[Parent: Your child] Finding the right major/ career	1847	35%	45%	14%	5%	1%
Understanding the real out-of-pocket costs of your [Parent: child's] education	1847	26%	42%	19%	11%	3%
How you'll pay for attending the school of your [Parent: child's] choice	1847	27%	37%	24%	9%	2%
Not paying more than you have to for your [Parent: child's] education	1847	18%	38%	29%	13%	3%
[Parent] Your child successfully completing their post-high school program [Student] Successfully completing your post-high school program	1847	46%	40%	11%	2%	1%
[Parent: Your child] Being prepared for life after college/post-high school program	1847	30%	43%	18%	7%	1%
[Parent] Your child learning how to manage finances effectively [Student] Learning how to manage your finances effectively	1847	29%	47%	16%	7%	2%
[Parent] Your child getting a job after completing their post-high school program [Student] Getting a job after completing your post-high school program	1847	33%	47%	15%	5%	1%
[Parent] Your child having a career that is worth the time and money spent furthering their education after high school [Student] Having a career that is worth the time and money spent furthering your education after high school	1847	37%	42%	15%	5%	1%
[Parent] Your child paying off student loans in a timely manner [Student] Paying off your student loans in a timely manner*	942	21%	35%	29%	11%	4%

Base: Planning to pursue post-high school education or undecided
*Plan to borrow for post-high school education

Return to the "Table of tables"

Table 28: Confidence in higher education outcomes (% very confident + % somewhat confident)

	N	Finding the right school	Being admitted into the school of choice	Finding the right major/career	Understanding the real out-of-pocket costs	How you'll pay for attending the school of choice	Not paying more than you have to	Successfully completing the post-high school program	Being prepared for life after post-high school program	Learning to manage finances effectively	Getting a job after completing post-high school program	Having a career that is worth the time and money spent	Paying off student loans in a timely manner*
Total	**1847**	**80%**	**76%**	**80%**	**67%**	**64%**	**56%**	**86%**	**73%**	**75%**	**79%**	**79%**	**56%**
Student	**942**	78%	74%	80%	65%	66%	57%	85%	73%	76%	78%	81%	56%
Parent	**905**	81%	78%	80%	70%	63%	54%	87%	74%	75%	80%	78%	56%
Income													
Under $50k	**549**	77%	71%	75%	60%	56%	56%	81%	69%	76%	76%	75%	49%
$50k–<$100k	**646**	75%	69%	77%	65%	61%	57%	83%	71%	76%	77%	79%	55%
$100k–<$150k	**375**	84%	79%	84%	69%	66%	55%	89%	75%	77%	84%	79%	57%
$150k+	**277**	80%	83%	81%	73%	73%	54%	89%	78%	72%	78%	84%	65%
Student year in high school													
Freshman	**344**	79%	71%	75%	64%	62%	53%	83%	70%	76%	76%	78%	54%
Sophomore	**419**	71%	77%	78%	61%	57%	53%	87%	70%	72%	79%	76%	54%
Junior	**546**	78%	72%	80%	65%	64%	55%	82%	72%	72%	78%	77%	57%
Senior	**538**	88%	81%	85%	78%	73%	60%	92%	80%	80%	83%	85%	59%
Higher education-bound status													
2- or 4-year college or university	**1191**	85%	82%	85%	73%	71%	58%	91%	79%	79%	82%	86%	62%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	71%	65%	79%	65%	57%	57%	79%	70%	73%	80%	76%	58%
Undecided	**333**	66%	61%	63%	48%	45%	46%	75%	57%	65%	68%	59%	35%
No college	**-**	-	-	-	-	-	-	-	-	-	-	-	-
Planning status													
Plan to pay for higher education	**1240**	88%	83%	87%	79%	79%	63%	92%	83%	83%	84%	87%	69%
No plan to pay for higher education	**607**	62%	61%	65%	43%	35%	40%	73%	55%	59%	69%	63%	34%
Region													
Northeast	**341**	79%	78%	78%	67%	66%	52%	83%	75%	76%	80%	81%	62%
Midwest	**396**	81%	74%	81%	65%	60%	53%	86%	71%	75%	79%	78%	48%
South	**746**	80%	79%	80%	70%	66%	59%	89%	75%	77%	81%	80%	59%
West	**364**	78%	71%	80%	66%	65%	54%	83%	73%	72%	74%	78%	54%

Base: Planning to pursue post-high school education or undecided
*Plan to borrow for post-high school education

Return to the "Table of tables"

Q: What percentage of the total post-high school education costs [Parent: for your oldest child in high school] will come from the following sources? Please enter a percentage in the table below. Your best estimate is fine. If you do not expect to use the source, please enter 0.

a. Parent's income or savings
b. Education loans taken out in the parent's name
c. Home equity line of credit (HELOC) loan
d. Retirement pay (e.g., Social security, 401(k) payment, IRAs)
e. Child's income or savings
f. Child's (student) loans
g. Contributions from other family or friends
h. Free aid, including scholarships and grants
i. Other (Specify)

Table 29: Proportion of each source* families expect to use to pay for higher education

	N	Parent's income or savings	Free aid, including scholarships and grants	Child's (student) loans	Education loans taken out in the parent's name	Contributions from other family or friends	Child's income or savings	Retirement pay (e.g., Social security, 401(k) payment, IRAs)	Home equity line of credit (HELOC) loan	Other
Total	**1847**	**32%**	**21%**	**13%**	**9%**	**7%**	**7%**	**5%**	**2%**	**2%**
Student	**942**	30%	21%	12%	9%	7%	7%	5%	2%	2%
Parent	**905**	34%	21%	14%	9%	7%	6%	5%	2%	2%
Income										
Under $50k	**549**	23%	29%	14%	9%	8%	7%	4%	1%	1%
$50k–<$100k	**646**	26%	25%	13%	9%	8%	8%	5%	2%	2%
$100k–<$150k	**375**	34%	18%	15%	9%	6%	6%	5%	2%	2%
$150k+	**277**	43%	16%	10%	8%	6%	6%	5%	3%	2%
Student year in high school										
Freshman	**344**	29%	21%	13%	10%	9%	7%	4%	2%	2%
Sophomore	**419**	32%	23%	13%	8%	7%	7%	5%	2%	2%
Junior	**546**	33%	19%	16%	9%	6%	6%	5%	2%	2%
Senior	**538**	34%	22%	11%	8%	6%	7%	5%	3%	3%
Higher education-bound status										
2- or 4-year college or university	**1191**	35%	20%	12%	9%	6%	6%	5%	2%	2%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	31%	20%	10%	9%	9%	8%	5%	3%	2%
Undecided	**333**	24%	24%	18%	10%	7%	7%	4%	2%	2%
No college	**-**	-	-	-	-	-	-	-	-	-
Planning status										
Plan to pay for higher education	**1240**	35%	20%	11%	8%	7%	7%	5%	2%	2%
No plan to pay for higher education	**607**	25%	23%	18%	10%	6%	6%	4%	2%	1%
Region										
Northeast	**341**	37%	19%	10%	9%	7%	6%	5%	3%	2%
Midwest	**396**	30%	21%	17%	8%	7%	7%	3%	2%	3%
South	**746**	30%	22%	13%	9%	7%	6%	6%	2%	2%
West	**364**	34%	21%	13%	9%	6%	7%	5%	2%	2%

Base: Planning to pursue post-high school education or undecided
*Responses represent the average proportion that each segment expects to use from that source to pay for college; they do not represent the proportion of families expecting to use that source

Return to the "Table of tables"

Q: How much do you agree or disagree with these statements concerning artificial intelligence (AI)?

Table 30: Attitudes on the impact of artificial intelligence (AI)

	N	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
I believe AI skills will be essential in many future careers	**2010**	39%	40%	10%	4%	6%
AI is likely to create new job and career opportunities	**2010**	31%	38%	17%	7%	8%
AI is likely to improve [Parent: my child's] [Student: my] early career by making some tasks easier or more efficient	**2010**	28%	41%	15%	6%	10%
I have not thought about how AI may impact [Parent: my child's] [Student: my] future career	**2010**	14%	33%	27%	22%	5%
AI is likely to make it harder for [Parent: my child] [Student: me] to enter the workforce and get a good job	**2010**	16%	30%	28%	20%	6%
"[Parent] I have advised my child to reconsider his/her career plans because of evolution of AI [Student] My parents or other adults have advised me to reconsider my career plans because of the evolution of AI"	**2010**	14%	23%	26%	32%	4%
"[Parent] My child changed his/her career plans because of the emergence of AI [Student] I changed my career goals because of the emergence of AI"	**2010**	10%	18%	28%	37%	7%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Table 31: Attitudes on the impact of artificial intelligence (AI) (% strongly agree + % somewhat agree)

	N	AI skills will be essential in future careers	AI likely to create new job and career opportunities	AI likely to improve early career	Haven't thought about AI's impact on future career	AI likely to make it harder entering the workforce	Advised to reconsider career plans because of AI evolution	Changed career goals because of AI emergence
Total	**2010**	**79%**	**69%**	**69%**	**46%**	**46%**	**37%**	**29%**
Student	**1005**	81%	72%	72%	50%	45%	38%	30%
Parent	**1005**	77%	65%	67%	43%	47%	37%	27%
Income								
Under $50k	**646**	69%	60%	58%	48%	50%	33%	22%
$50k–<$100k	**692**	77%	68%	69%	50%	42%	32%	23%
$100k–<$150k	**383**	85%	74%	74%	46%	46%	41%	34%
$150k+	**289**	83%	69%	74%	42%	47%	42%	34%
Student year in high school								
Freshman	**384**	70%	67%	63%	49%	46%	29%	26%
Sophomore	**458**	78%	63%	64%	47%	47%	37%	26%
Junior	**587**	82%	71%	72%	49%	46%	40%	31%
Senior	**581**	85%	72%	77%	41%	45%	40%	30%
Higher education-bound status								
2- or 4-year college or university	**1191**	84%	72%	73%	43%	42%	38%	27%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	75%	69%	67%	54%	55%	43%	35%
Undecided	**333**	71%	66%	66%	49%	48%	33%	30%
No college	**134**	60%	49%	49%	59%	62%	32%	22%
Planning status								
Plan to pay for higher education	**1282**	84%	75%	76%	42%	44%	41%	32%
No plan to pay for higher education	**728**	71%	57%	58%	55%	50%	30%	22%
Region								
Northeast	**371**	80%	68%	69%	39%	48%	35%	27%
Midwest	**429**	74%	65%	64%	47%	46%	31%	24%
South	**824**	79%	69%	72%	46%	43%	38%	29%
West	**386**	83%	71%	70%	51%	51%	43%	32%

Base: Total sample (Parents and Students)

Return to the "Table of tables"

Q: Which of the following best defines the FAFSA®?

Table 32: Quiz - FAFSA® definition

	N	An application that qualifies a student for federal grants, loans, and work-study	A process for obtaining scholarships for post-high school education	An application for admission to a post-high school institution	Not sure
Total	**1847**	**64%**	**13%**	**9%**	**15%**
Student	**942**	62%	13%	9%	16%
Parent	**905**	66%	12%	9%	13%
Income					
Under $50k	**549**	59%	10%	11%	20%
$50k–<$100k	**646**	65%	14%	8%	13%
$100k–<$150k	**375**	68%	12%	6%	14%
$150k+	**277**	61%	13%	13%	13%
Student year in high school					
Freshman	**344**	65%	10%	10%	14%
Sophomore	**419**	64%	11%	8%	16%
Junior	**546**	59%	13%	9%	18%
Senior	**538**	68%	14%	8%	10%
Higher education-bound status					
2- or 4-year college or university	**1191**	65%	14%	9%	13%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	59%	14%	14%	13%
Undecided	**333**	63%	8%	7%	22%
No college	**-**	-	-	-	-
Planning status					
Plan to pay for higher education	**1240**	66%	14%	10%	10%
No plan to pay for higher education	**607**	60%	9%	6%	24%
Region					
Northeast	**341**	62%	11%	11%	16%
Midwest	**396**	66%	11%	8%	15%
South	**746**	66%	13%	9%	12%
West	**364**	59%	14%	9%	18%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: Which of the following types of financial aid need to be repaid? Check all that apply.

Table 33: Quiz - Financial aid that needs to be repaid

	N	Loans (federal or private)	Scholarships	Grants	Work-study	None of the above	All of the above	Not sure
Total	**1847**	**76%**	**14%**	**13%**	**11%**	**2%**	**4%**	**7%**
Student	**942**	74%	15%	12%	12%	2%	4%	8%
Parent	**905**	78%	13%	14%	9%	2%	4%	6%
Income								
Under $50k	**549**	68%	12%	17%	10%	4%	5%	12%
$50k–<$100k	**646**	78%	11%	14%	9%	2%	4%	7%
$100k–<$150k	**375**	82%	18%	13%	12%	2%	4%	2%
$150k+	**277**	70%	14%	7%	11%	2%	3%	9%
Student year in high school								
Freshman	**344**	75%	10%	9%	7%	2%	3%	9%
Sophomore	**419**	78%	13%	13%	5%	2%	5%	8%
Junior	**546**	74%	15%	16%	13%	2%	4%	8%
Senior	**538**	76%	16%	11%	15%	2%	5%	3%
Higher education-bound status								
2- or 4-year college or university	**1191**	77%	13%	12%	10%	2%	4%	5%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	69%	21%	17%	18%	2%	3%	7%
Undecided	**333**	77%	12%	12%	5%	1%	3%	13%
No college	**-**	-	-	-	-	-	-	-
Planning status								
Plan to pay for higher education	**1240**	76%	16%	14%	13%	3%	4%	4%
No plan to pay for higher education	**607**	74%	9%	11%	6%	1%	3%	14%
Region								
Northeast	**341**	68%	14%	9%	13%	3%	4%	11%
Midwest	**396**	81%	8%	14%	6%	1%	3%	7%
South	**746**	77%	18%	16%	12%	2%	3%	5%
West	**364**	74%	14%	8%	10%	3%	5%	6%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Q: When do most student loans start accruing interest?

Table 34: Quiz - Onset of student loan interest accrual

	N	When the student graduates	Once the loan money is sent to the school	After the first payment is made	On the first day of school	Not sure
Total	**1847**	**45%**	**22%**	**9%**	**5%**	**20%**
Student	**942**	45%	19%	7%	5%	23%
Parent	**905**	45%	25%	10%	4%	16%
Income						
Under $50k	**549**	34%	20%	7%	7%	31%
$50k–<$100k	**646**	46%	19%	8%	6%	22%
$100k–<$150k	**375**	50%	23%	7%	3%	17%
$150k+	**277**	45%	26%	12%	4%	12%
Student year in high school						
Freshman	**344**	44%	23%	8%	4%	21%
Sophomore	**419**	44%	18%	9%	6%	23%
Junior	**546**	45%	20%	8%	3%	24%
Senior	**538**	46%	26%	9%	6%	12%
Higher education-bound status						
2- or 4-year college or university	**1191**	46%	23%	9%	4%	17%
Technical/career/vocational program, intensive skills training boot camp, or apprenticeship	**323**	41%	27%	5%	6%	20%
Undecided	**333**	42%	15%	8%	6%	30%
No college	**-**	-	-	-	-	-
Planning status						
Plan to pay for higher education	**1240**	46%	26%	9%	5%	15%
No plan to pay for higher education	**607**	43%	13%	9%	4%	30%
Region						
Northeast	**341**	45%	26%	7%	5%	18%
Midwest	**396**	48%	21%	7%	4%	20%
South	**746**	44%	20%	9%	5%	21%
West	**364**	43%	23%	10%	5%	20%

Base: Planning to pursue post-high school education or undecided

Return to the "Table of tables"

Technical Notes

Target Population

On behalf of Sallie Mae, Ipsos conducted the *How America Plans for College 2026* survey online between January 21-27, 2026. A sample of 1,005 adults ages 32-75 who are parents of teens in high school, and a sample of 1,005 teens ages 14-18 who are currently attending high school, from the continental U.S., Alaska, and Hawaii were interviewed online in English. The students under age 18 were recruited by requesting their participation from their parents.

Sample Design

The sample for this study was randomly drawn from Ipsos' online panel, partner online panel sources, and "river" sampling and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to the study, in drawing sample. After a sample has been obtained, Ipsos calibrates respondent characteristics to be representative of the U.S. population using standard procedures such as raking-ratio adjustments. The source of these population targets is 2025 American Community Survey (ACS) data. The sample drawn for this study reflects fixed sample targets on demographics.

Weighting

To correct for adjustments to sample targets during fielding, the survey was weighted using a statistical technique called rim-weighting to align the respondent demographics with the current US population. All of the demographic profiles used in the weights were sourced from the 2025 American Community Survey (ACS).

Credibility Interval

Statistical margins of error are not applicable to online non-probability polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to, coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding.

The precision of Ipsos' online polls is measured using a credibility interval. In this case, the study has a credibility interval of plus or minus 3.8 percentage points for all respondents. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following for all respondents (n=2,010, DEFF=1.5 adjusted Confidence Interval=+/-4.2 percentage points). The survey also had a credibility interval of plus or minus 3.8 percentage points for parents and plus or minus 3.8 percentage points for teens.

The calculation of credibility intervals assumes that Y has a binomial distribution conditioned on the parameter θ\, i.E., Y|θ~bin(n,θ), where n is the size of our sample. In this setting, Y counts the number of "yes," or "1," observed in the sample, so that the sample mean ($\overline{Y}$) is a natural estimate of the true population proportion θ. This model is often called the likelihood function, and it is a standard concept in both the Bayesian and the classical framework. The Bayesian 1 statistics combines both the prior distribution and the likelihood function to create a posterior distribution.

The posterior distribution represents our opinion about which are the plausible values for θ adjusted after observing the sample data. In reality, the posterior distribution is one's knowledge base updated using the latest survey information. For the prior and likelihood functions specified here, the posterior distribution is also a beta distribution (π(*θ/y*)~β(y+a,n-y+b)), but with updated hyper-parameters.

Our credibility interval for θ is based on this posterior distribution. As mentioned above, these intervals represent our belief about which are the most plausible values for θ given our updated knowledge base. There are different ways to calculate these intervals based on π (*θ/y*). Since we want only one measure of precision for all variables in the survey, analogous to what is done within the classical framework, we will compute the largest possible credibility interval for any observed sample. The worst case occurs when we assume that a=1 and b=1 and y=n/2. Using a simple approximation of the posterior by the normal distribution, the 95% credibility interval is given by, approximately: $(Y)^{-} \mp 1/\sqrt{n}$

As mentioned above, the Bayesian credibility interval was adjusted using standard weighting design effect 1+L=1.5 to account for complex weighting.