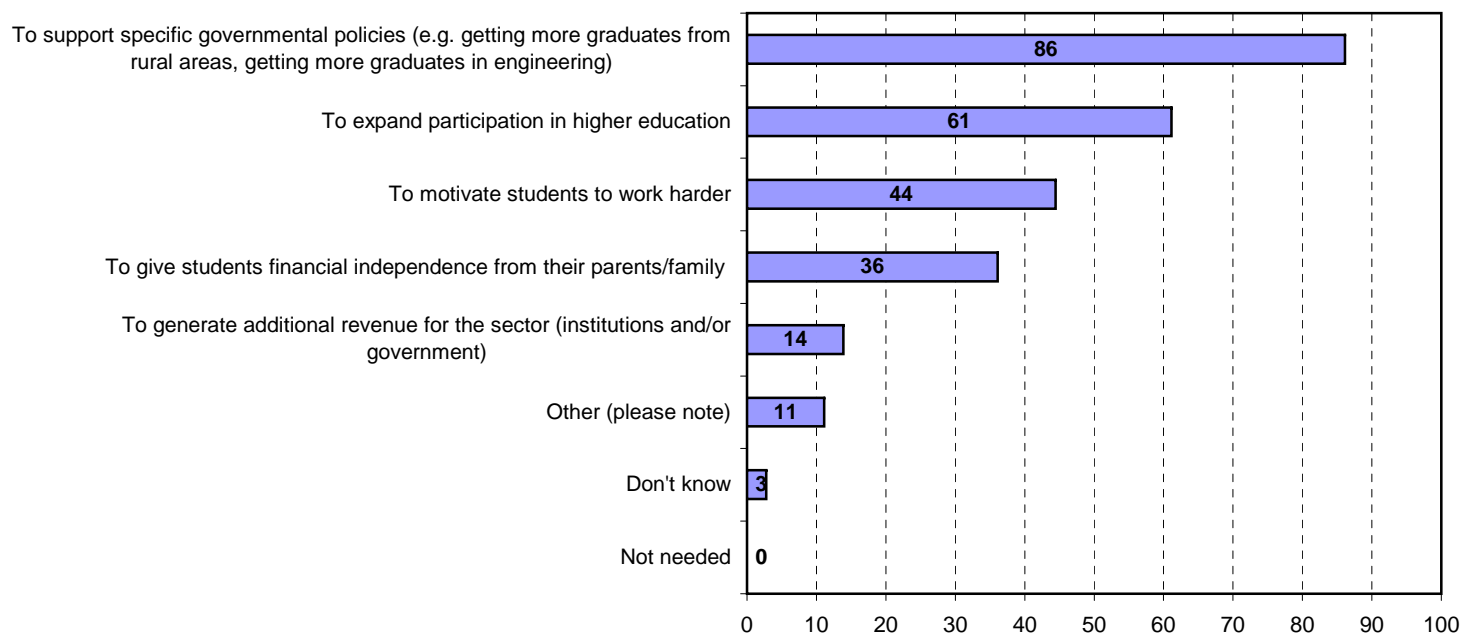
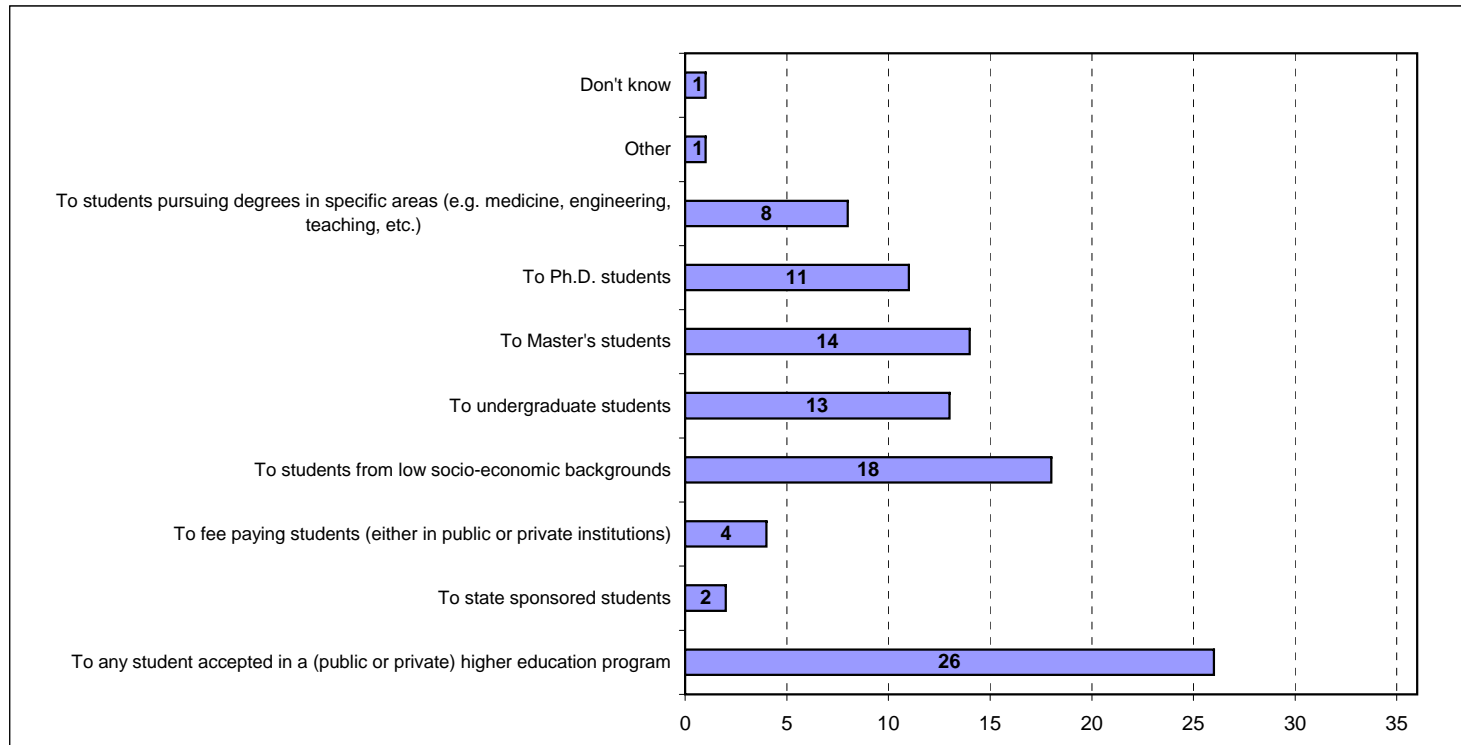


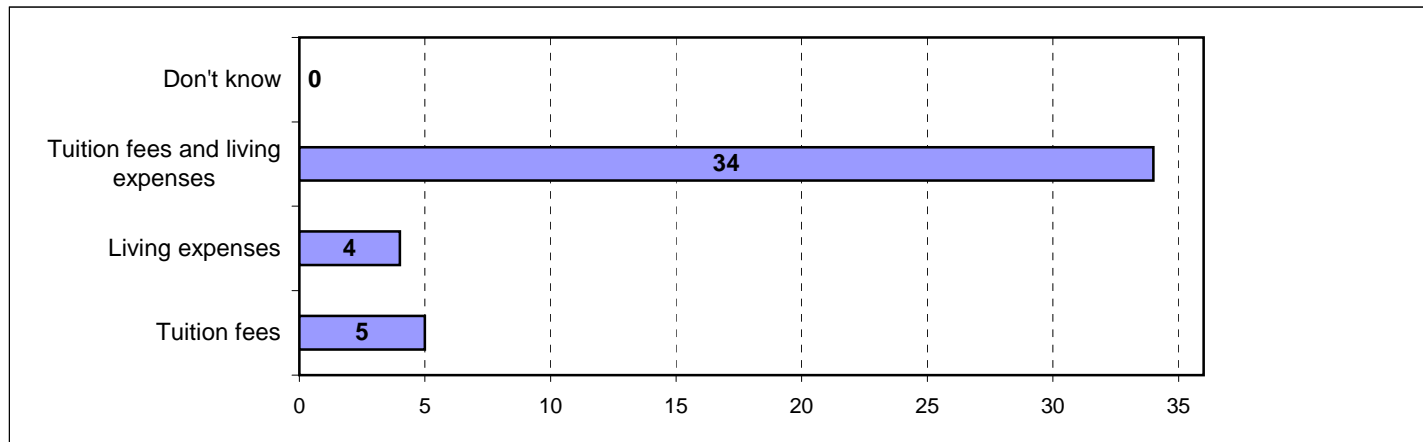
Q1. Which should be the objective(s) of a student loan program in Romania?	YES	NO	Total	
			Count	
Not needed	0	36	36	0
Don't know	1	35	36	3
Other (please note)	4	32	36	11
To generate additional revenue for the sector (institutions and/or government)	5	31	36	14
To give students financial independence from their parents/family	13	23	36	36
To motivate students to work harder	16	20	36	44
To expand participation in higher education	22	14	36	61
To support specific governmental policies (e.g. getting more graduates from rural areas, getting more graduates in engineering)	31	5	36	86



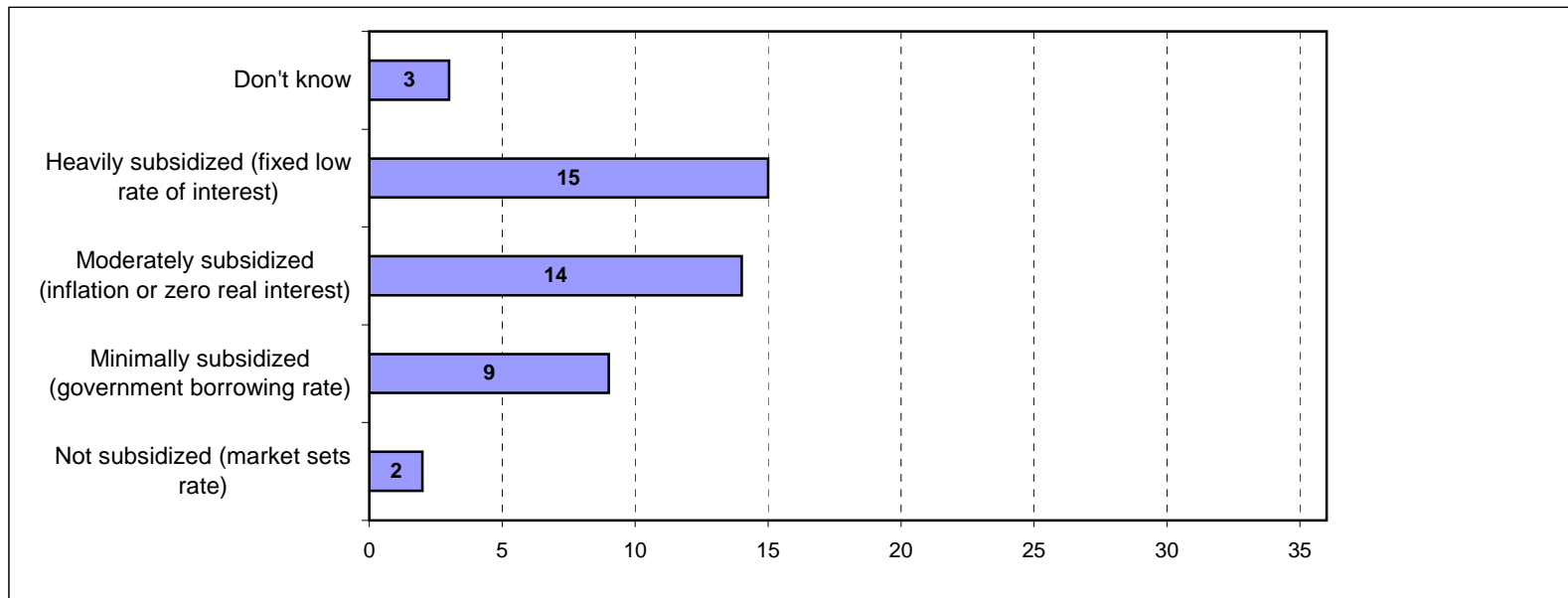
Q2. To whom should student loans be available?	YES	NO	Total
			Count
To any student accepted in a (public or private) higher education program	26	10	36
To state sponsored students	2	34	36
To fee paying students (either in public or private institutions)	4	32	36
To students from low socio-economic backgrounds	18	18	36
To undergraduate students	13	23	36
To Master's students	14	22	36
To Ph.D. students	11	25	36
To students pursuing degrees in specific areas (e.g. medicine, engineering, teaching, etc.)	8	28	36
Other	1	35	36
Don't know	1	35	36



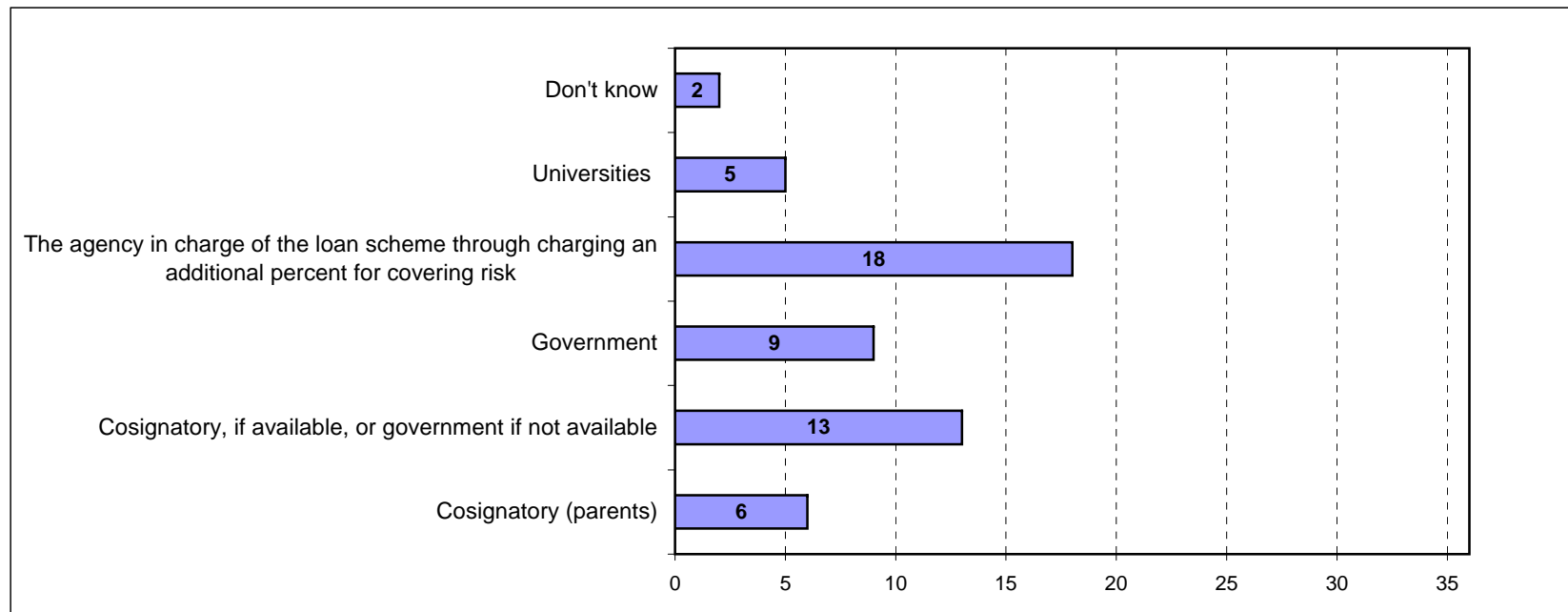
Q3. What costs would be covered by the loans?	YES	NO	Total
			Count
Tuition fees	5	31	36
Living expenses	4	32	36
Tuition fees and living expenses	34	2	36
Don't know	0	36	36



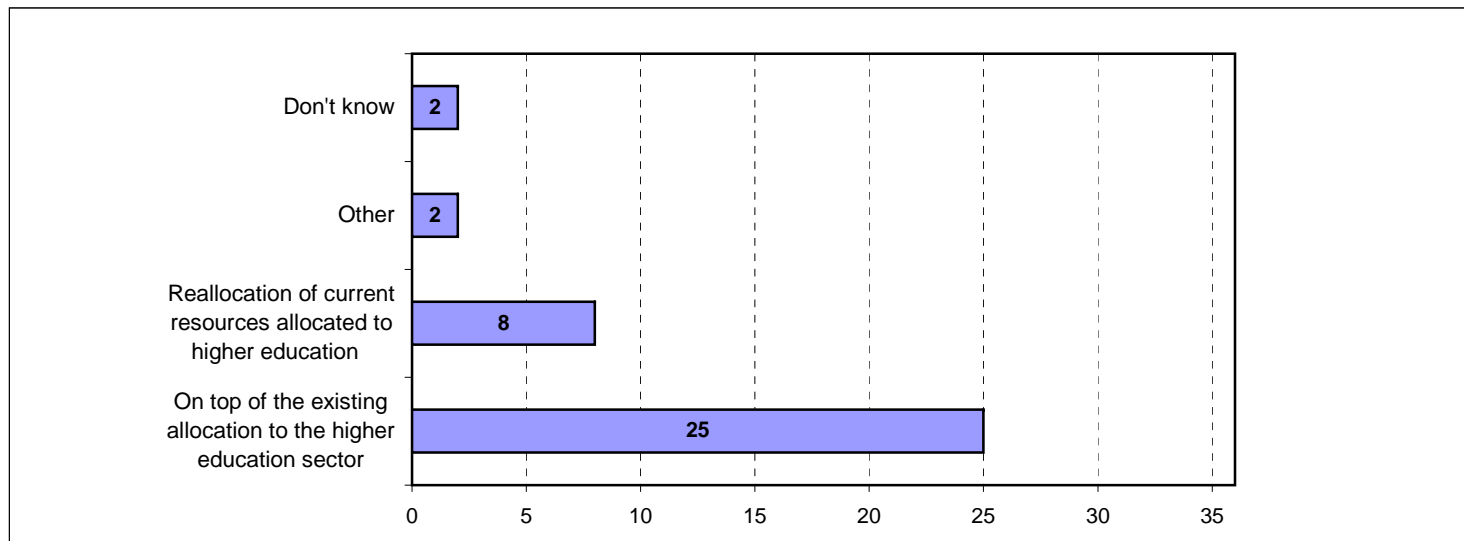
Q4. Subsidization?	YES	NO	Total
			Count
Not subsidized (market sets rate)	2	34	36
Minimally subsidized (government borrowing rate)	9	27	36
Moderately subsidized (inflation or zero real interest)	14	22	36
Heavily subsidized (fixed low rate of interest)	15	21	36
Don't know	3	33	36



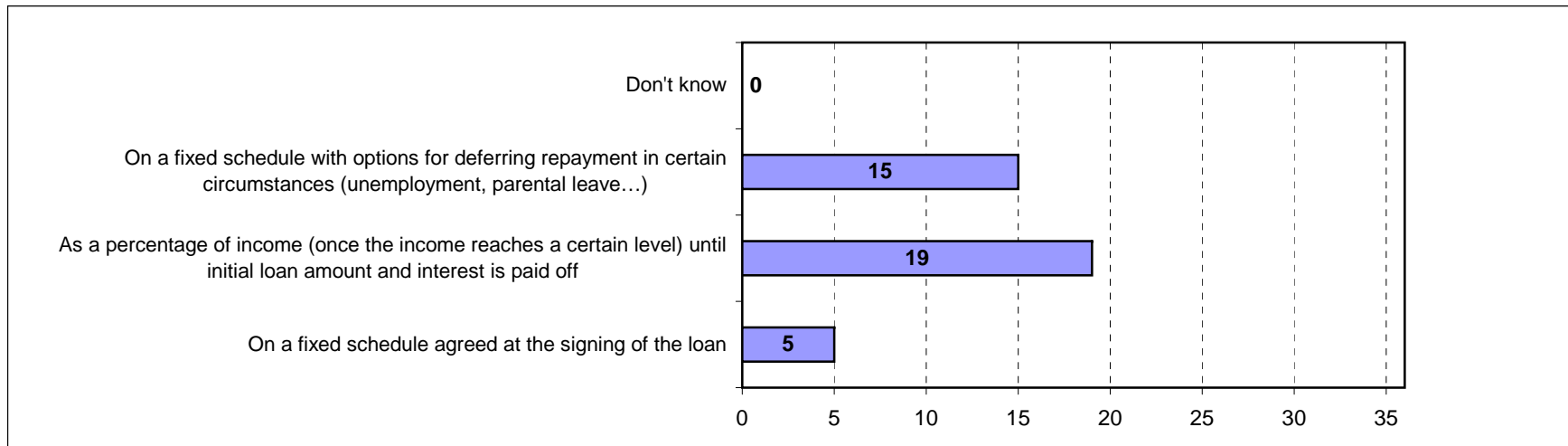
Q5. Who has to pay the loan in case of default?	YES	NO	Total
			Count
Cosignatory (parents)	6	30	36
Cosignatory, if available, or government if not available	13	23	36
Government	9	27	36
The agency in charge of the loan scheme through charging an additional percent for covering risk	18	18	36
Universities	5	31	36
Don't know	2	34	36



Q6. Do you think that the resources allocated to the student loan should be:...?	YES	NO	Total
			Count
On top of the existing allocation to the higher education sector	25	11	36
Reallocation of current resources allocated to higher education	8	28	36
Other	2	34	36
Don't know	2	34	36



Q7. How should loan repayments be made?	YES	NO	Total
			Count
On a fixed schedule agreed at the signing of the loan	5	31	36
As a percentage of income (once the income reaches a certain level) until initial loan amount and interest is paid off	19	17	36
On a fixed schedule with options for deferring repayment in certain circumstances (unemployment, parental leave...)	15	21	36
Don't know	0	36	36



Q8. Should there be loan forgiveness options?	YES	NO	Total
			Count
Only in extreme circumstances (disability and death)	18	18	36
Based on academic achievement	14	22	36
Based on graduates complying with a government policy (e.g. agreeing to work in a rural area for a specific period of time, agreeing to work in undersupplied fields)	27	9	36
No	0	36	36
Don't know	0	36	36

