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Dear Student:

I am conducting a research study on student loan default rates. The purpose of this study is to determine the relationship between various factors and student loan debt. Your response to the online questionnaire will help in determining what steps might be appropriate in reducing the default rate on student loans. You have been chosen randomly because you are currently a student at Northeastern State University (NSU) and can offer insight into this rapidly growing issue.

In order for my study to be accurate I am asking current college students to complete and submit the questionnaire. Most answers are multiple choice or short answer, so the questionnaire should only take about 10 minutes to complete. Please complete and submit the questionnaire by November 5. Open the questionnaire by clicking on the link below.

Your completion and submission of the questionnaire implies your consent to participate in this research study and no further action on your part is required. There are no repercussions for not participating in this study and your participation is completely voluntary. You have the option to skip any questions you do not want to answer. If you decide not to participate after starting the questionnaire, simply close the browser. The information you supply on this questionnaire is anonymous. Your identity is in no way associated with your answers. The cost to participate is 10 minutes of your time. The risks to you of participating in this research likely do not exceed the risk of participating in your daily life. Furthermore there is no compensation for participating in this study, other than the fact of knowing your contribution could help shape a better future in lowering the default rates of student loans.

The Institutional Review Board (IRB) at Northeastern State University has approved this study. If you have any questions regarding your rights as a participant in this study, feel free to contact the IRB. The IRB contact information is 918-444-3719 or visit their web site at <http://offices.nsuok.edu/irb/>

If the results of this study are of interest to you, please send me an email so that I can send the results to you. If you have any questions about my research, please contact my faculty advisor or me. You can contact my faculty advisor, Dr. Sophia Sweeney, at XXX-XXX-XXXX or sweeney@nsuok.edu. You can contact me by telephone at XXX-XXX-XXXX or email@nsuok.edu. Your response to this questionnaire can make a difference.

Your completion and submission of this questionnaire implies your consent to participate in this research project. You can access the online questionnaire by clicking on the following link [insert link here]

Thank you for your time,

Kari Hurt
Graduate Student
M. S. in Higher Education Leadership