

STUDENT MONITOR

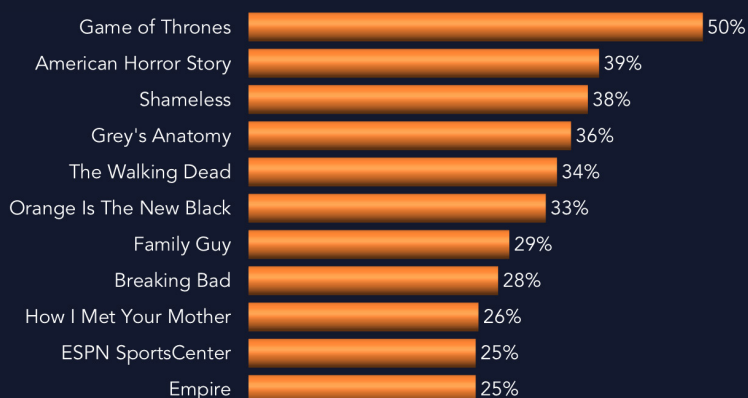
Selected LIFESTYLE & MEDIA Findings - Fall 2018

Drawn from the Fall 2018 edition of STUDENT MONITOR's twice annual LIFESTYLE & MEDIA Study, these findings are based on the results of hour-long, one on one, on campus interviews conducted during the week of October 9th among Four Year full time undergrads attending 93 representative colleges and universities throughout the country. The margin of error is +/-2.4%.



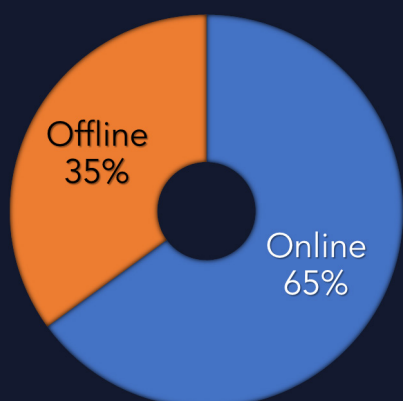
TV Shows 'IN' On Campus

GAME OF THRONES AND THE WALKING DEAD ARE THE MOST "IN" SHOWS ON CAMPUS - 50% report Game of Thrones as the most "IN" television program on campus. 39% mention American Horror Story, 38% Shameless.



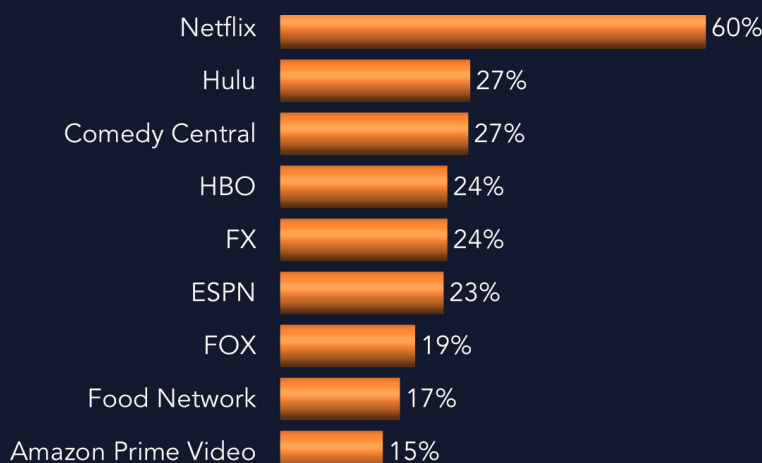
"How much of your viewing is online?"

MOST OF STUDENT VIEWING IS ONLINE - 65% of viewing is online, 35% offline. 46% of online viewers use a laptop most often to watch online, followed by 11% a Smart TV and 8% a Smartphone.



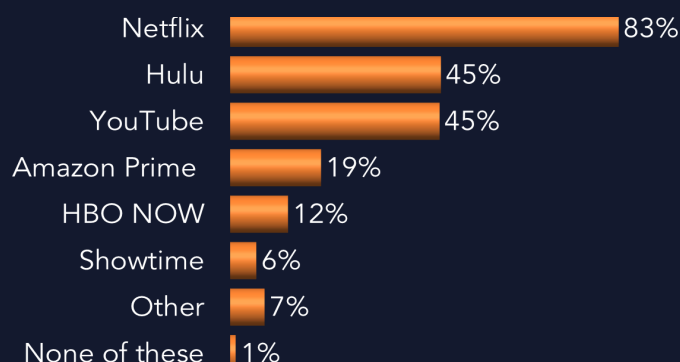
Favorite Sources Of Video Programming

NETFLIX IS STUDENTS' "FAVORITE SOURCE OF VIDEO PROGRAMMING" - By a wide margin, Netflix is students' favorite. 60% mention Netflix, 27% Hulu or Comedy Central, 24% HBO or FX, 23% ESPN.



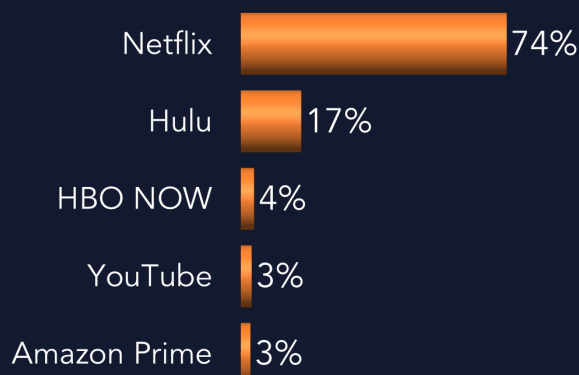
"Which sites do you use to watch online?"

BY A WIDE MARGIN, NETFLIX IS THE SITE ONLINE VIEWERS USE TO WATCH ONLINE - 83% of online viewers use Netflix, 45% Hulu or YouTube, 19% Amazon Prime and 12% HBO NOW.



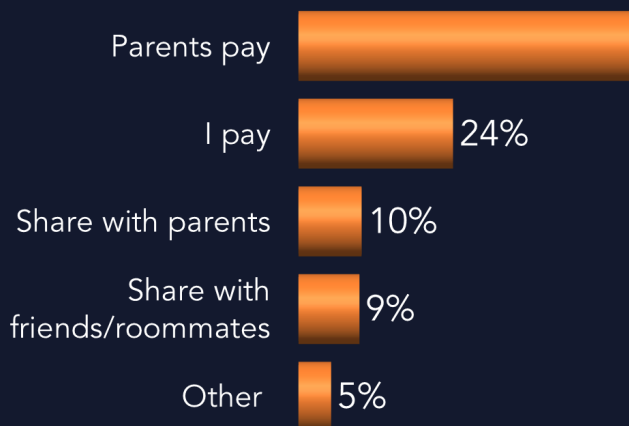
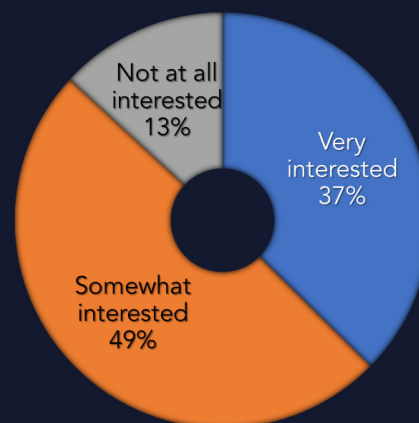
Subscription Used Most Often

BY A WIDE MARGIN, NETFLIX IS THE LEADING SUBSCRIPTION SERVICE USED MOST OFTEN - Among video service subscribers, 69% of males and 79% of females use Netflix most often.



Interest In Viewing TV Exclusively Online

87% ARE INTERESTED IN VIEWING TV EXCLUSIVELY ONLINE - 85% of males and 89% of females are interested in viewing exclusively online.

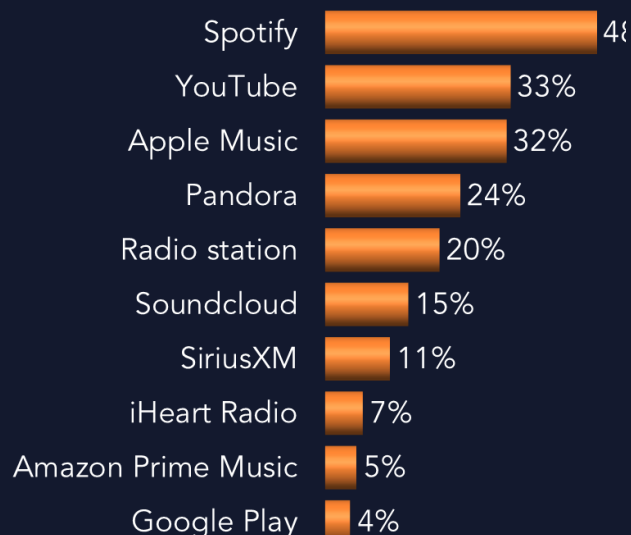


"How is your subscription paid for?"

52% REPORT THEIR PARENTS PAY FOR THEIR ONLINE SUBSCRIPTION - More than half of online viewers with a subscription report their parents pay for it. 24% report they pay for it, 10% share the cost with their parents while 9% share the cost with friends or roommates.

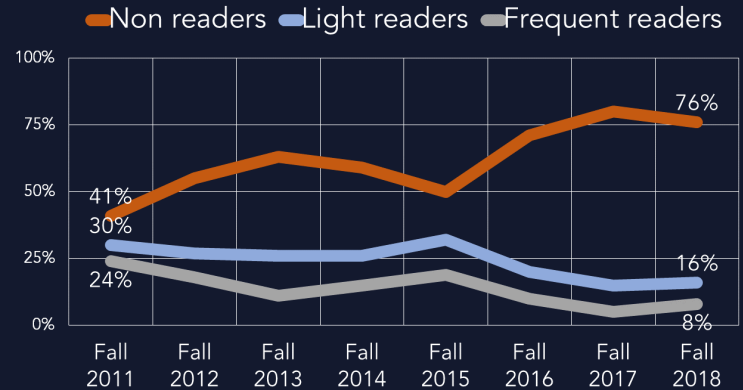
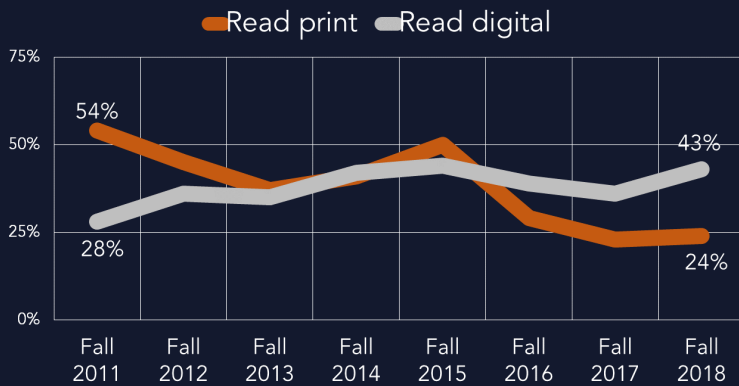
"How have you listened to streaming music in the past week?"

SPOTIFY IS THE MOST COMMON PLACE STUDENTS LISTEN TO STREAMING MUSIC - Among the 93% who listened to streaming music in the past week, 48% streamed from Spotify compared to 33% YouTube and 32% Apple Music.



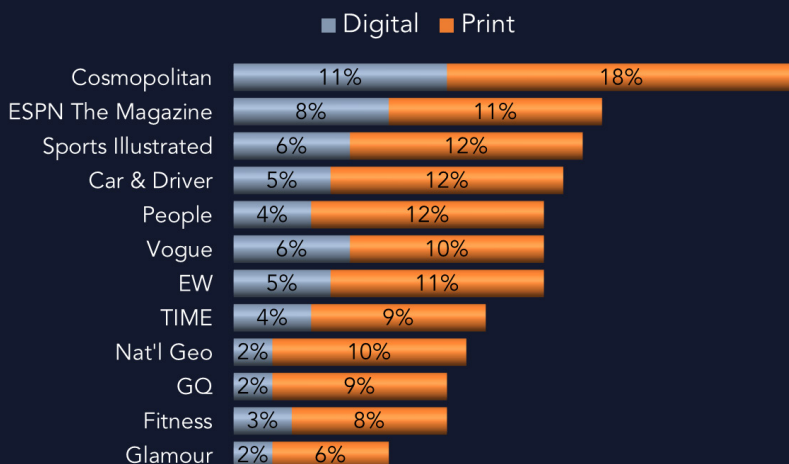
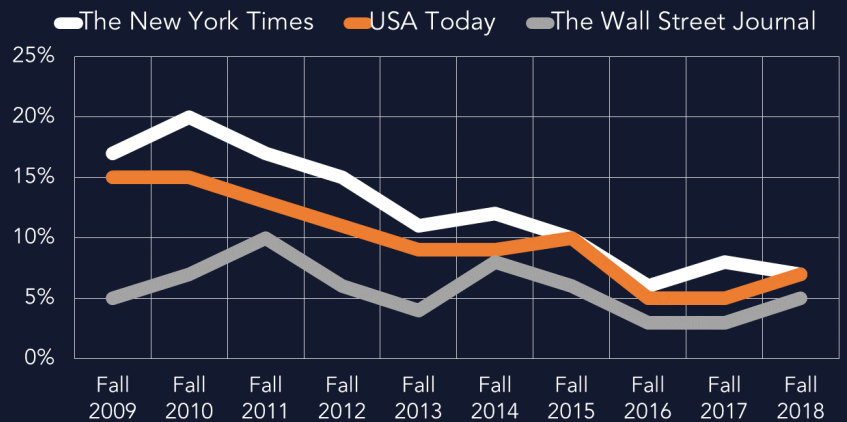
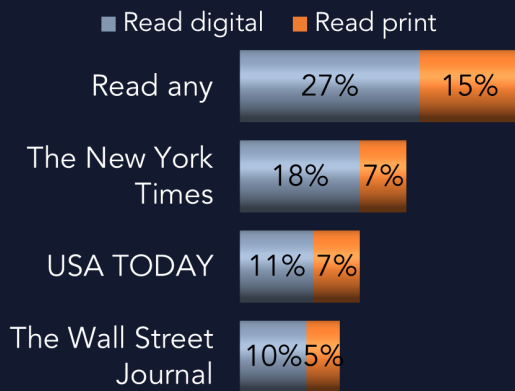
Readership Of The Campus Newspaper

READERSHIP OF THE PRINT EDITION OF THE CAMPUS NEWSPAPER CONTINUES TO DECLINE 24% report reading at least 1 of the last 5 issues of the print edition of their campus newspaper. Readership of the digital edition has not offset the readership loss of print. 35% report no interest or preference in reading the print or digital edition. The share of light readers of the print edition, (1 or 2 of the last 5) is twice the share of frequent readers (3 or more of the last 5).



Readership Of National Newspapers

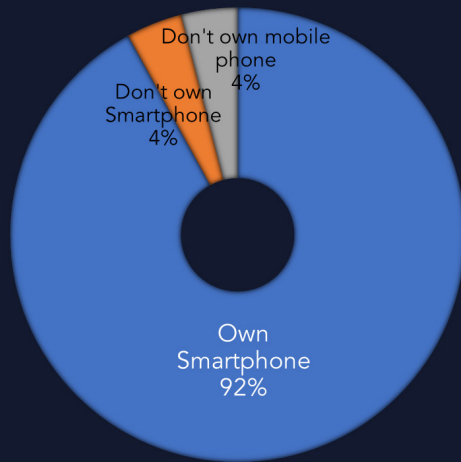
READERSHIP OF THE DIGITAL EDITION OF NATIONAL NEWSPAPERS IS NEARLY TWICE THAT OF PRINT (27% VERSUS 15%) - The New York Times is the best read print national newspaper. The New York Times and USA TODAY are the best read digital national newspapers. Over the longer term, print edition readership of The New York Times and USA Today have significantly declined.



Magazine Readership

READERSHIP OF PRINT EDITIONS IS GREATER THAN DIGITAL EDITIONS - Cosmopolitan, ESPN The Magazines, Sports Illustrated, Car & Driver and People are the most commonly read (subscribed to, read regularly or read occasionally) print magazines.

Cosmopolitan, ESPN The Magazine and Sports Illustrated have the highest levels of digital readership.



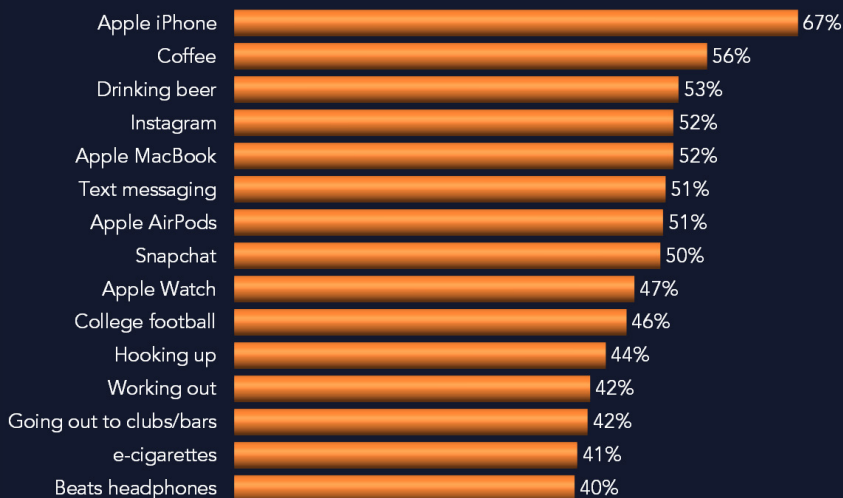
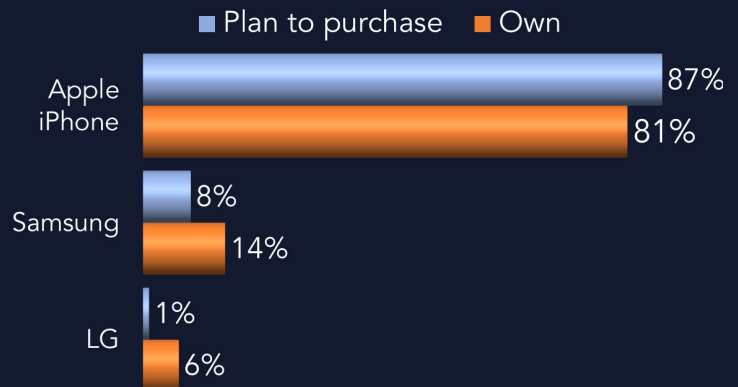
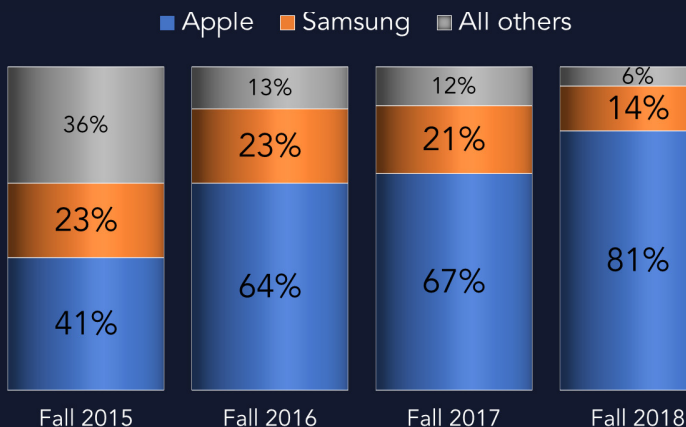
Mobile Phone Ownership

96% OWN A MOBILE PHONE - 96% of mobile owners own a Smartphone. 32% report Verizon Wireless is their mobile provider compared to 29% AT&T, 16% Sprint and 14% T-Mobile.

63% report their parents pay their monthly mobile bill (most likely because students are part of a family plan) and their monthly bill averages \$74.

"What brand is your Smartphone?"

iPHONE IS THE LEADING BRAND OF SMARTPHONE STUDENTS OWN AND PLAN TO PURCHASE Compared to Fall 2015, 98% more own an iPhone while the share of Samsung owners has declined 39% to 14% of Smartphone owners. 81% of Smartphone owners own an iPhone. 87% of those who plan to upgrade to or purchase a new Smartphone plan to upgrade or purchase an iPhone. 14%, plan to upgrade to, or purchase a Samsung.



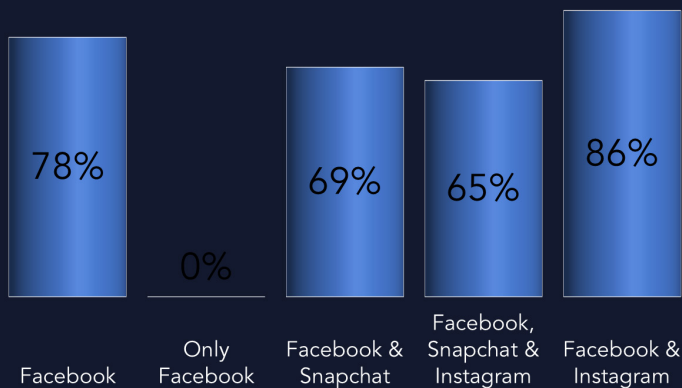
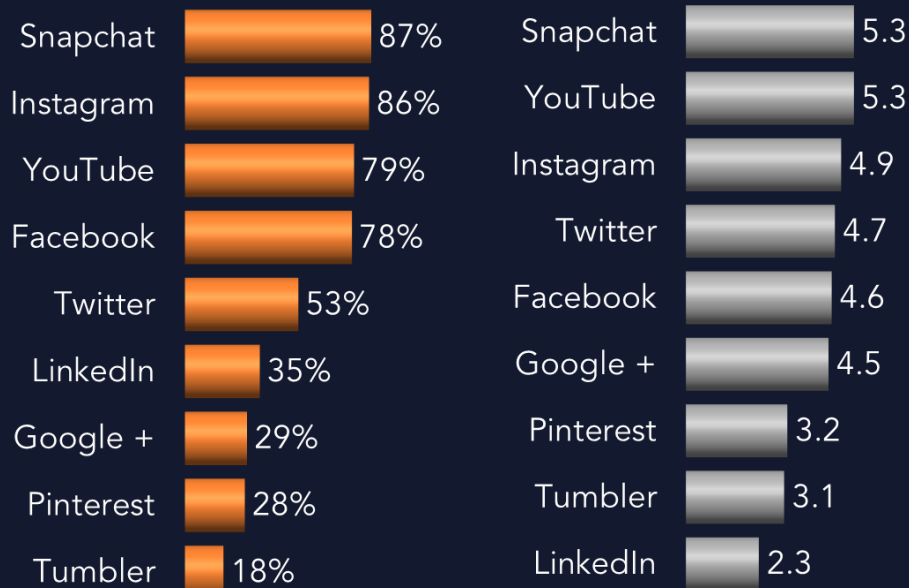
What's "IN" On Campus

67% MENTION iPHONE AS THE LEADING ITEM OR ACTIVITY "IN" ON CAMPUS - 56% mention coffee or drinking beer.

52% mention Instagram or Apple MacBook. Text messaging and Apple AirPods are mentioned by 51% followed by Snapchat at 50%.

"How many hours do you spend weekly with these social networking sites?"

SNAPCHAT IS THE LEADING SOCIAL NETWORK SITE USED BY STUDENTS - The leading social networking sites include Snapchat 87%, Instagram 86% and YouTube 79%. Snapchat and YouTube users spend an average of 5.3 hours weekly, 4.9 for Instagram and 4.7 for Twitter.



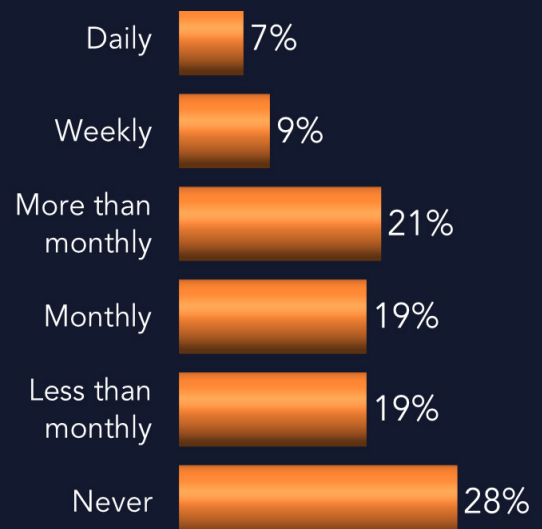
Use of Multiple Social Media Sites

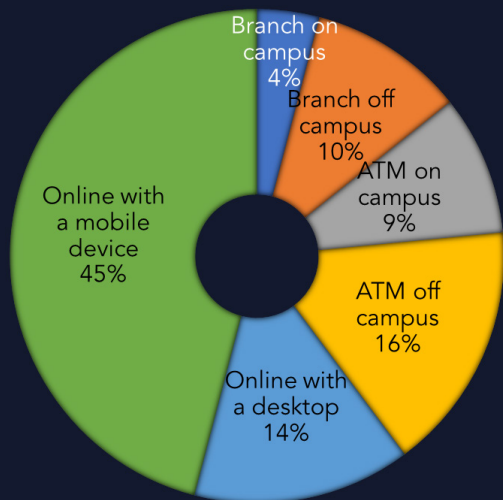
NONE OF THE 78% OF FACEBOOK USERS USE FACEBOOK EXCLUSIVELY - In a typical week, 69% use both Facebook and Snapchat, 86% Facebook and Instagram

65% use Facebook, Snapchat and Instagram in a typical week.

Making Online Purchases

72% MADE 1 OR MORE PURCHASES ONLINE IN THE PAST YEAR - Among those who make online purchases, 18% do so weekly or more often compared to 26% less often than monthly.





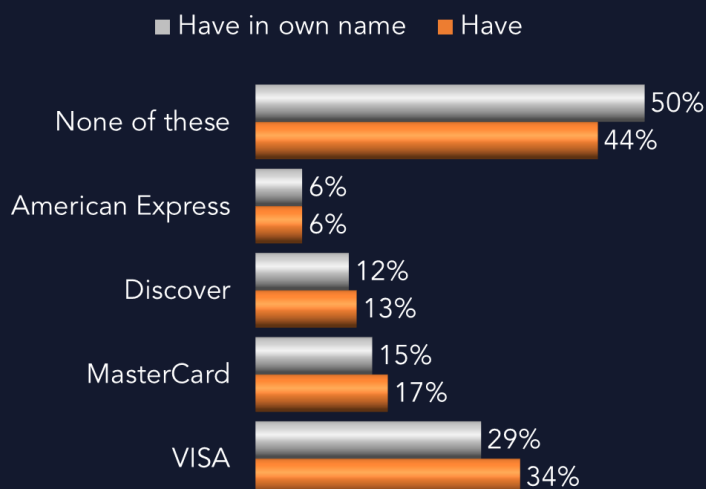
Share Of Banking By Method

ONLY 14%, DOWN FROM 19% LAST YEAR, OF BANKING IS CONDUCTED AT A ON OR OFF CAMPUS BANK BRANCH - 45%, up from 38% last year, is done online with a mobile device, 25% at an ATM and 14% online with a desktop.

Credit Card Ownership

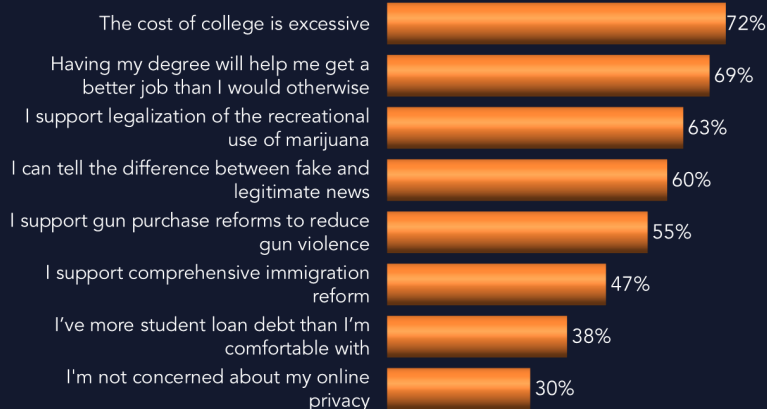
50% HAVE A CREDIT CARD IN THEIR OWN NAME - 29% have a VISA card, 15% MasterCard, 12% Discover and 6% American Express.

Card ownership in own name increases with year in school.



Student Concerns & Attitudes

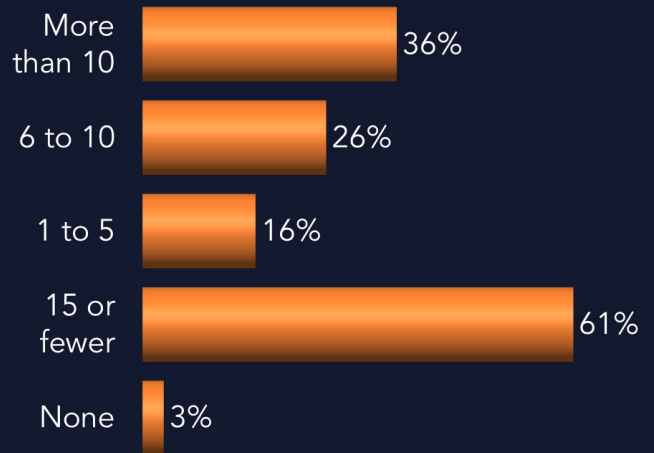
"GPA" TOPS THE LIST OF ISSUES OF DAILY CONCERN FOLLOWED BY "MANAGING MY TIME" 72% believe "The cost of college is excessive", 69% "Having a degree will help me get a better job than I would otherwise". 63% agree "I support the legalization of the recreational use of marijuana".



Time Spent On Schoolwork

STUDENTS SPEND AN AVERAGE OF 15.1 HOURS WEEKLY ON SCHOOLWORK OUTSIDE THE CLASSROOM - 36% spend more than 10 hours. 26% spend 6 to 10 hours, 16% spend 1 to 5 hours and 3% none.

Students report taking an average of 4.7 academic courses this term representing 3.2 hours weekly per course spent outside the classroom.



"How much do you expect to owe in undergraduate student loan debt?"



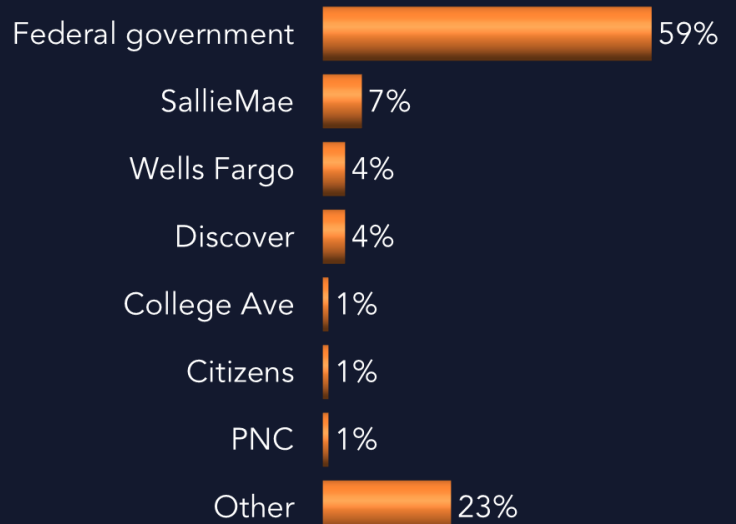
60%, UP FROM 53% LAST YEAR EXPECT TO OWE AN AVERAGE OF \$30,344 IN UNDERGRADUATE STUDENT LOAN DEBT - Among borrowers, 18% expect to owe \$10,000 or less while 33% expect to owe more than \$30,000.

Borrowers believe it will take an average of 9.5 years to repay their loan(s). 76% of borrowers "Don't know" what the interest rate is for their loan(s).

Share Of Student Loan Debt

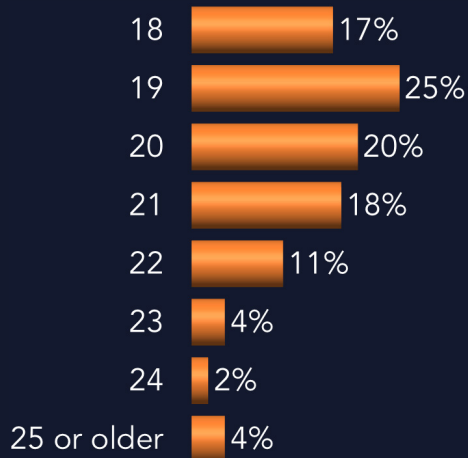
BORROWERS REPORT THAT 59% OF THEIR UNDERGRADUATE STUDENT LOAN DEBT IS OWED TO THE FEDERAL GOVERNMENT

7% of student debt is owed to SallieMae, 4% Wells Fargo and 4% Discover. No other individual lender represents more than 2% of total student loan debt.



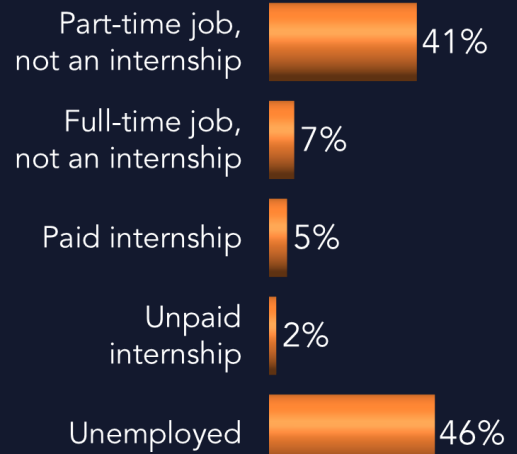
Age

THE AVERAGE STUDENT IS 20.3 - The majority of students, 62%, are under the age of 21. Only 10%, are 23 or older.



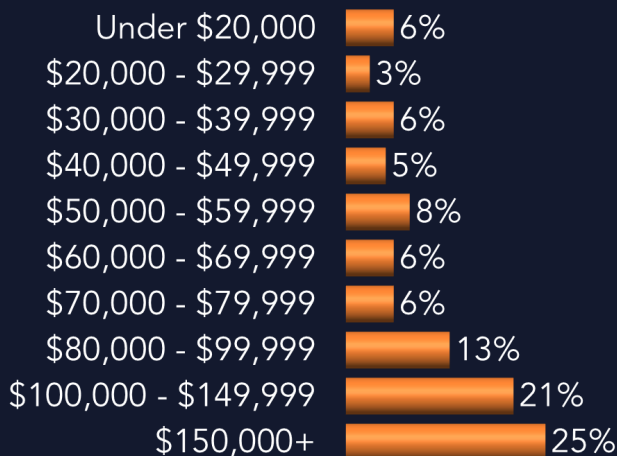
School Year Employment

ADDING TO STUDENTS' SPENDING POWER, 56% ARE EMPLOYED OR HAVE A PAID INTERNSHIP - 41% are employed part-time while 7% are employed full time. 7% have a paid or unpaid internship.



Monthly Discretionary Spending

STUDENTS HAVE \$1.6 BILLION IN MONTHLY DISCRETIONARY SPENDING POWER - Students report an average of \$199 in monthly discretionary spending. 25% report having more than \$250 compared to 14% nothing.



Annual Household Income

THE AVERAGE ANNUAL HOUSEHOLD INCOME IS \$121,261. - Students attending Private schools report 5% higher household incomes, \$125,943, than those attending Public schools, \$119,589.

