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From School to Higher Education? Michael Cosser, Jacques Du Toit, 2002 This substantive report is essential reading for those involved in higher education planning and policy making

British Education Index ,2003

Examining the Similarities and Differences Between African American Students who Incur Increased Loan Indebtedness Compared to Those who Choose to Borrow Less Barbara Matthews Tharpe, 2017 Education will always be a driving force to better individuals marketing ability In this society you must be willing to sacrifice and make decisions on whether or not to obtain a college degree For many students to obtain a college degree requires financing options which in terms means loan debt Current research suggested that over 80% of students rely on some type of financial aid assistance to help with financing postsecondary educational opportunities The primary focus of this study was to explore if there were any relationships between African American male and female students borrowing habits Results of the study indicate socioeconomic or demographic factors did not play a role in why some students borrow more than others

Managing and Collecting Student Accounts and Loans David R. Glezerman, Dennis DeSantis, 2008-01-01

Choice Architecture Versus Price Xiaoling Ang, 2016 We show that changes in choice architecture have a large effect on student loan decisions while we do not find significant effects of sizeable interest rate changes We evaluate the effect of two policies implemented in 2010 by the U S Department of Education 1 the requirement that all applicants for private student loans fill out a Self Certification Form which includes various disclosures about federal aid and 2 the prohibition of presenting a private student loan as a default option on a financial aid offer without disclosure of the relationship between the school and the creditor Using difference and difference and matching techniques on a proprietary dataset of private student loan originations from the Consumer Financial Protection Bureau and survey and administrative data from the Department of Education we show that these changes decreased private student loan originations by 33% at public four year institutions 18% at private not for profit four year institutions and 55% at four year for profit institutions In contrast we find no consumer response when analyzing 60 basis point decrease in the price of federal Parental PLUS loans at some schools using same datasets and similar estimation techniques

OGSLP and SimpleTuition ,2009

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