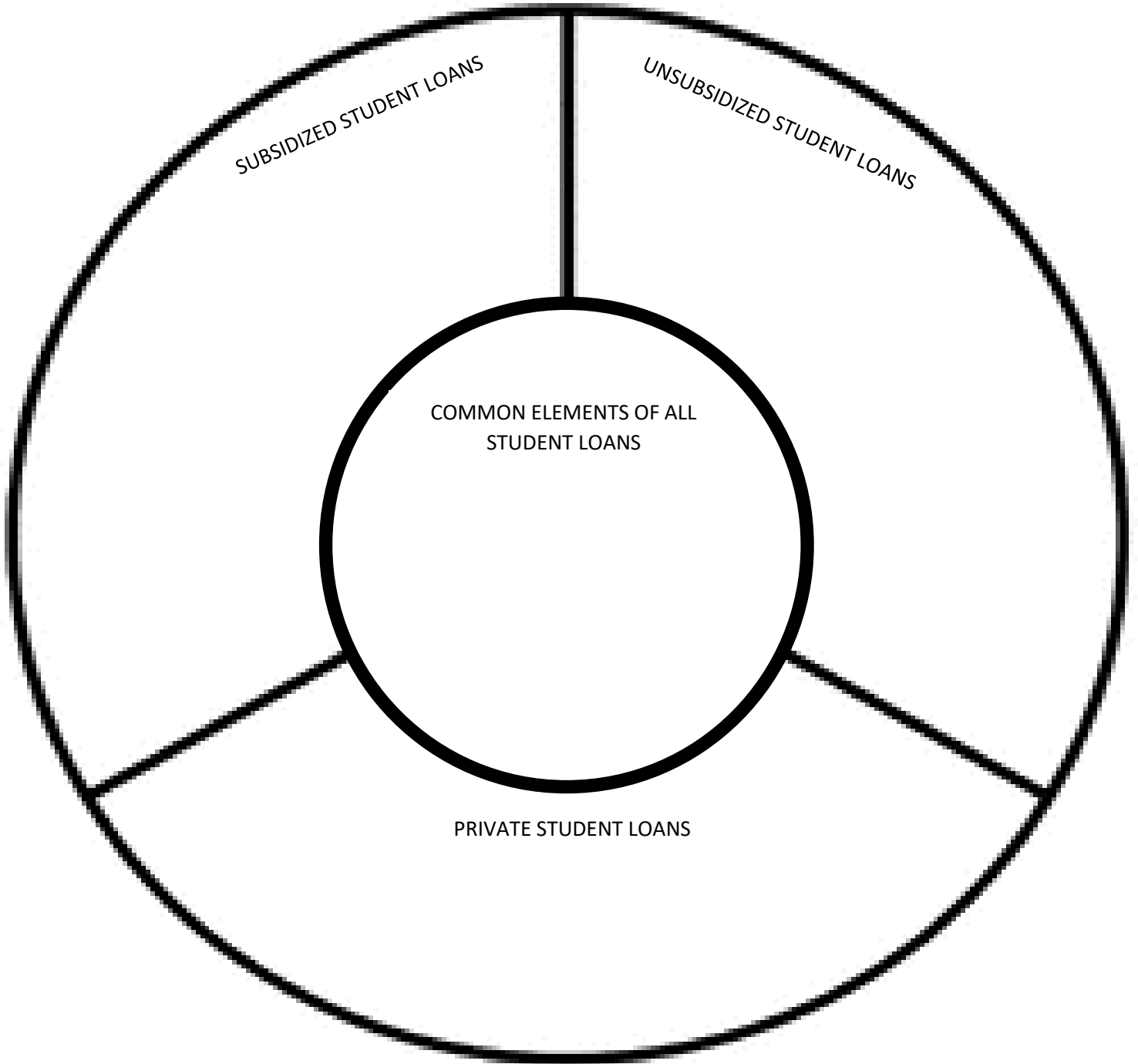


Name: \_\_\_\_\_

Date: \_\_\_\_\_

Period: \_\_\_\_\_

**Directions:** Using the three slices of the pie chart below, list as many descriptive elements about subsidized, unsubsidized, and private student loans as you are able to. Finally, list common elements of all three types of loans in the middle circle.



Currently your family household income is the largest determinant in deciding how much money in federal student loans will be awarded to you. Typically, the higher your family household income, the less in student loans that will be awarded, and the lower your family household income, the more in federal student loans you will be awarded. Explain whether or not you feel this determination is fair to students entering college.

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Currently federal student loans are the only student loans that have the ability to be consolidated. Most private student loan lenders will not allow you to consolidate. Explain whether or not you feel it's fair that private student loan lenders do not typically allow consolidation of private student loans.

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Currently the standard grace period before your first federal student loan payment begins, is 6 to 8 months upon graduating college, or if you were to drop below half-time. Do you feel 6 to 8 months is enough time to secure a job before you receive your first student loan payment? Do you feel the grace period should be shortened or extended? Explain your reasoning.

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