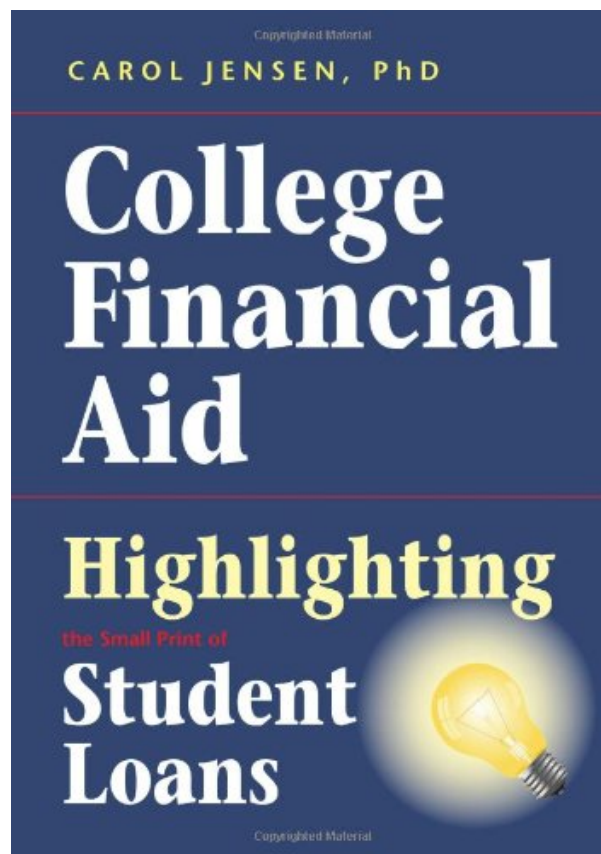


**COLLEGE FINANCIAL AID:
HIGHLIGHTING THE SMALL PRINT OF
STUDENT LOANS BY CAROL JENSEN**



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CAROL JENSEN, PhD

College Financial Aid

Highlighting

the Small Print of

Student Loans



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Review

"I am thrilled that you have found our research useful in the publication of your book, and also find your explanation of "why" 40 percent of students report not receiving federal student loan counseling fascinating."

Healey Whitsett - National Economic Research Associates (NERA)

From the Author

I began a career in banking in the early 1980s and have been able to maintain a front-row seat while watching the financial crises shift from agriculture to housing to college student loans. In the past five years in banking, in particular, I have seen steady increases in the sheer number of student loans and in the total amount of college debt.

The bank I work for is not a direct student loan lender, in either federal or private student loans. It is likely to encounter student and parent loans when consumers are applying for other types of loans, such as car or house loans, and their college loans are verified on a credit report and included in a repayment ratio analysis. Whenever that situation occurs, I often ask general financial questions about their existing college loans, such as loan amounts, interest rates, whether the interest rates are fixed or variable, and the maturity dates. Very few borrowers know the answers to those basic loan questions. They typically know a monthly payment amount, but only if the loan is already in repayment mode. There are also people who do not know that they have college debt until it is verified on a credit report under their Social Security number; they do not realize that their financial aid awards were actually neatly packaged loans and do not remember signing or accepting any loan offers.

The lack of basic understanding and the overall confusion that students have regarding their own college debt is discouraging, especially considering that paying for a college degree could be the second-largest investment they will make in their lifetime, after their house. I interviewed college financial aid counselors and learned that students are basically being left alone to figure out a confusing financial aid process and there is very little loan counseling required for students to attend. I wrote this book to help students and families prepare financially for college and be able to protect their financial independence along the way. I hope you find some 'light bulb' moments of your own while reading the book.

From the Back Cover

"A big part of school loans these days is confusion. You know, what do I have, where do I have it, how much do I have, what's going on?" - Financial Aid Counselor

Students, parents, grandparents, and anyone paying for college gain a competitive edge by reading *College Financial Aid: Highlighting the Small Print of Student Loans*. Carol Jensen helps families figure out a confusing college financial aid process; there is currently no one-stop shop for them to rely on. Jensen compares private and federal loans and recommends new borrowing limits. Employers prefer to hire job applicants with college degrees and good credit scores. This book helps students prepare for employment, protect their financial independence, and avoid the need to live with their parents after college.

Carol Jensen gives readers a front-and-center view of college financial aid counseling that has been seen by few others. This book offers students and families a wealth of information to determine their best options on where and when to attend college and just how to pay for it.

Carol Jensen holds a PhD in educational leadership and has a master's degree in business administration. She has worked in the banking industry since the early 1980s. Residing in Iowa, Dr. Jensen also writes and teaches courses in business, finance, research, and higher education.

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College counselors reveal that they cannot counsel students on private loans and do not recommend any private lenders to help families pay for college. Healey C. Whitsett of National Economic Research Associates and Rory O'Sullivan of Young Invincibles found that 40 percent of federal loan borrowers believed they had not received any kind of financial counseling. Their discovery questions a universal understanding that college students with federal loans are mandated by law to receive counseling. Some have concluded that federal loan counseling must be so ineffective that borrowers just do not remember attending. Jensen unveils a counselor's answer to this in a "light bulb" moment. Whitsett finds Jensen's explanation of "why" fascinating. In the end, borrowers do not have to complete exit counseling about defaulting on their federal loans and U.S. taxpayers pay billions in collection costs for federal loan defaults.

Carol Jensen gives readers a front-and-center view of financial aid counseling seen by few others. This book offers students and families a wealth of information to determine their best options on where and when to attend college and how to pay for it.

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PrePublication Review

By No Name

This will be a wonderful resource to anyone considering a government or private student loan. This well written analysis of financial aid is way over due. Finally, someone applies debt ratios to expected monthly income -- a tool that the real estate mortgage loan brokerage industry has used for years. Carol Jensen provides both consumers and lenders the student loan equivalent of the "three Cs" for student loans: Character, Collateral, and Credit. Well done!

Who should buy this book? Those people and institutions interested in financing higher education including: college financial aid officers, private student loan lenders, students, parents asked to cosign on loans, and politicians assessing federal aid guidelines.

Yes, buy this book before you sign the loan documents!

See all 1 customer reviews...

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