

CHOOSING TO UNDERSTAND: STUDENT LOANS

Workshop Evaluation

Date: _____

Please indicate to what extent you agree with the following statements by circling the appropriate number.

	Strongly Disagree	Disagree	No Opinion	Agree	Strongly Agree
1. The handouts enhance the information given today.	1	2	3	4	5
2. The presenter effectively communicated the material.	1	2	3	4	5
3. It was helpful to have the material presented by a student.	1	2	3	4	5
4. Overall this workshop was very helpful.	1	2	3	4	5
5. I would recommend this workshop to other students.	1	2	3	4	5

Checking Knowledge:

- Which loan repayment option minimizes interest and begins six months from graduation or withdrawal from school?
A. extended repayment B. income-sensitive C. standard repayment D. graduated repayment
- What type of loan does the federal government pay interest on while you are in school?
A. subsidized B. Parent PLUS Loan C. unsubsidized Loan D. none of the above
- What term is used when a student fails to repay their loan on time according to the terms of the promissory note?
A. default B. delayed C. delinquency D. none of the above
- What term is used when a student fails to repay a loan and the failure has continued for 270 days?
A. default B. delayed C. delinquency D. none of the above
- Which loan accrues interest during school and the student is responsible for the loan and interest repayments after graduation?
A. subsidized B. Parent PLUS Loan C. unsubsidized loan D. none of the above

As a result of this workshop how likely are you to:

	Less Likely	Unsure	More Likely
1. Limit your student loan to the bare minimum	1	2	3
2. Investigate the type of loan you have and what interest rate you will be paying	1	2	3
3. Compare your loan amount with your potential starting salary	1	2	3
4. Consider the impact of interest on your debt load	1	2	3
5. Think about the long-term consequences of your student loan	1	2	3