



WERE YOUR STUDENT LOANS WORTH IT?

Results from a 2014 American Consumer Credit Counseling poll

160 RESPONDENTS

attended a post-high school educational institution

94% took out student loans → **57%** DID NOT understand what the loan repayment process would be like after graduation

69% of respondents **WISH THEY HAD DONE SOMETHING DIFFERENT**

28% WOULD NOT HAVE DONE ANYTHING DIFFERENT

3% DID NOT TAKE OUT ANY LOANS TO PAY FOR SCHOOL

WHAT WOULD THE 69% HAVE DONE?



learn a trade | skip college | different school | different field of study

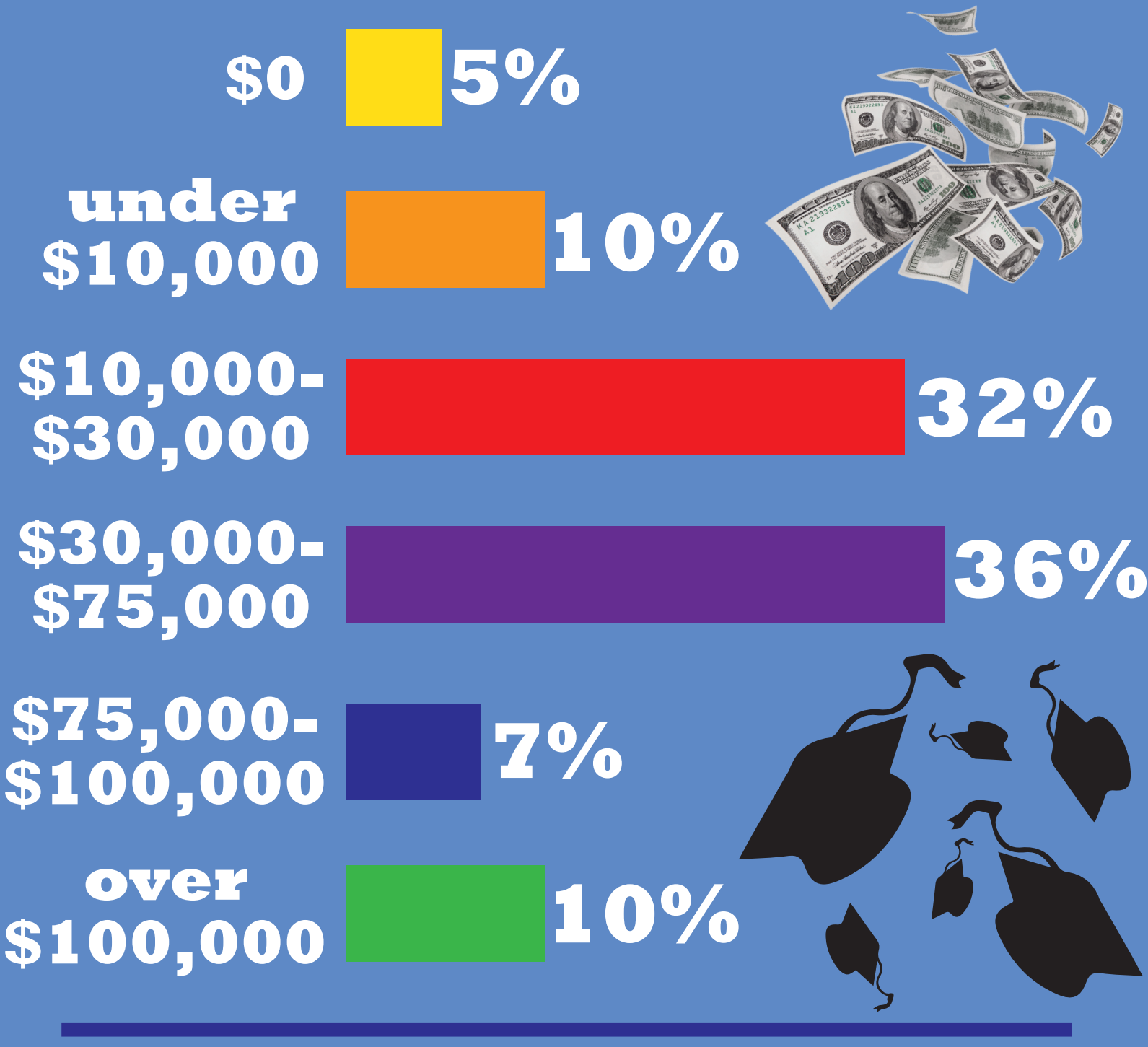
TOTAL STUDENT LOAN DEBT IN USA



ACCORDING TO A 2012 NERA POLL

40% OF RESPONDENTS WHO HAD FEDERAL LOANS RECEIVED NO COUNSELING (which is mandated by law)

HOW MUCH STUDENT LOAN DEBT RESPONDENTS HAD UPON GRADUATION



MAKING USE OF THAT EDUCATION?

55% are working in their field of study

45% are not working in their field of study