

Lifetime Welfare Based on College Financing

Demographics i

College Graduation

- ☒ Yes
- ☐ No

Income Level

- ☐ Bottom 20%
- ☐ 21-40%
- ☐ 41-60%
- ☒ 61-80%
- ☐ Top 20%

Financing i

Amount

- ☐ \$5k
- ☒ \$30k
- ☐ \$70k

Risk i

Risk Aversion

- ☐ 1
- ☒ 2
- ☐ 3
- ☐ 4
- ☐ Population weighted

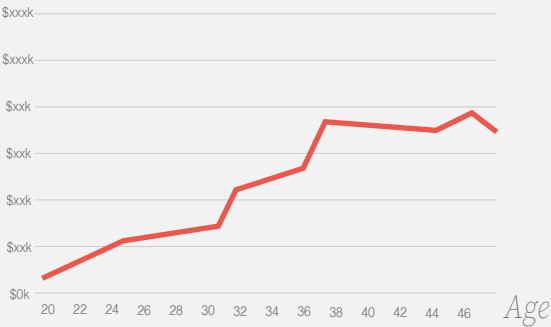
15% College Premium Given Up i

Interpreting Your Results

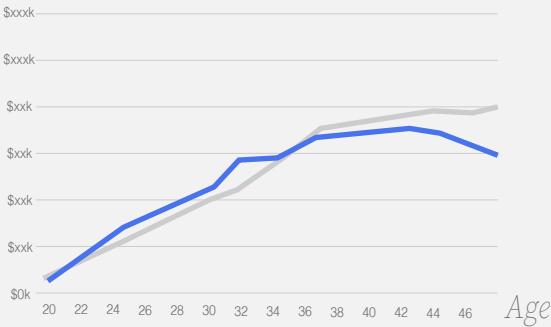
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- ISA
- Loan
- IDR

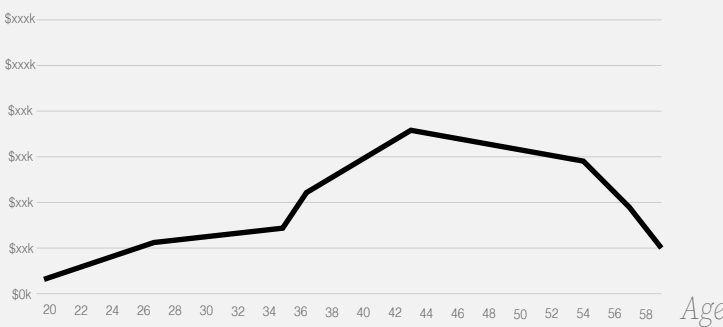
Lifetime Income



Lifetime ISA Payments vs. Loan Payments



Lifetime Consumption



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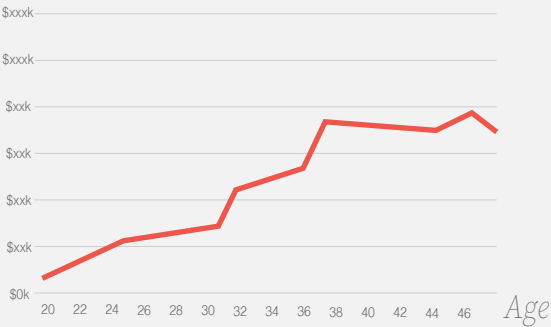
25% College Premium Given Up i

Interpreting Your Results

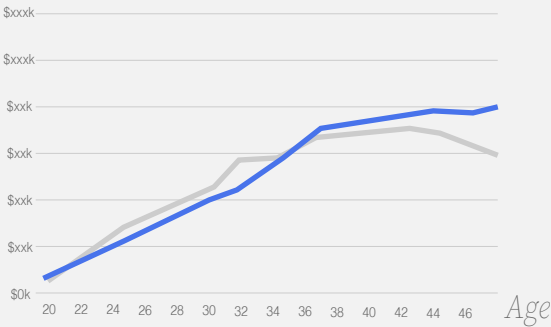
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- ISA
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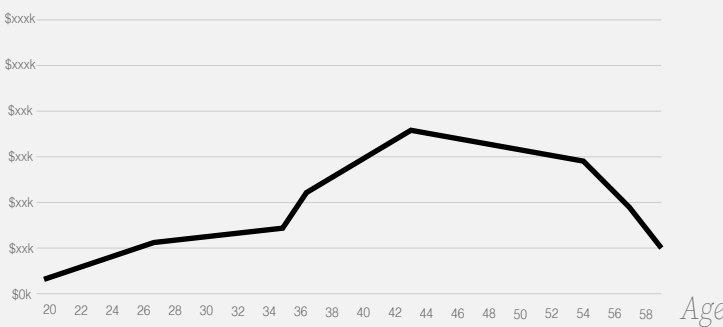
Lifetime Income



Lifetime Loan Payments vs. ISA Payments



Lifetime Consumption



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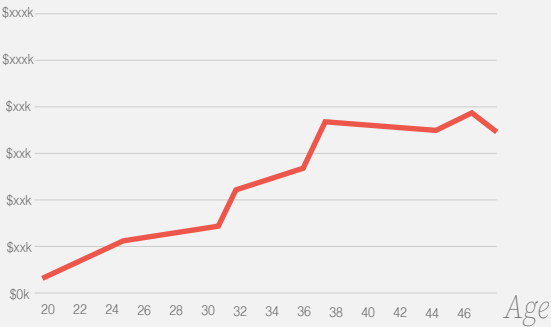
28% College Premium
Given Up i

Interpreting Your Results

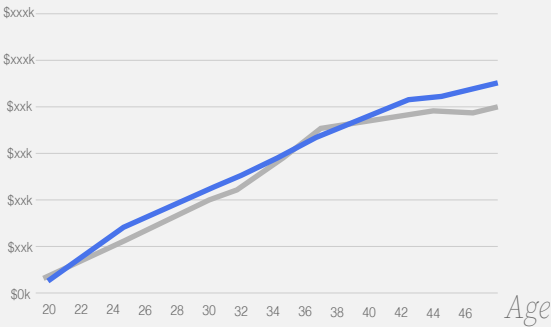
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ISA Loan **IDR**

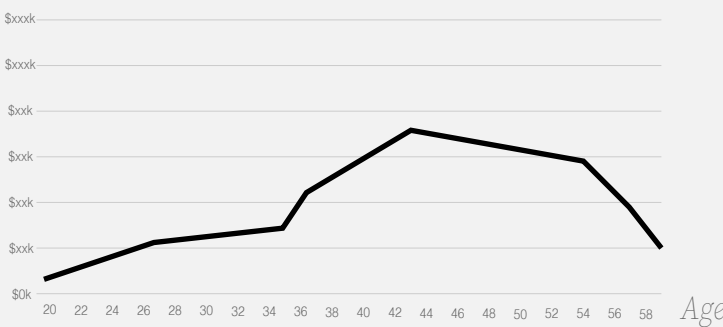
Lifetime *Income*



Lifetime *IDR Payments* vs. *Loan Payments*



Lifetime *Consumption*



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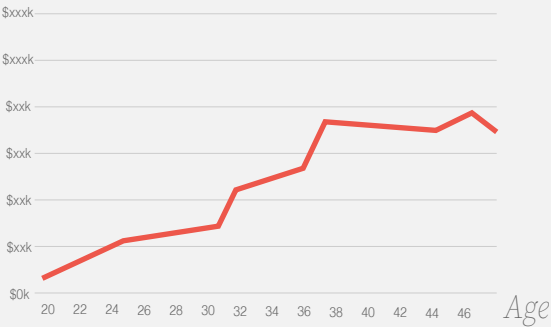
15% College Premium
Given Up i

Interpreting Your Results

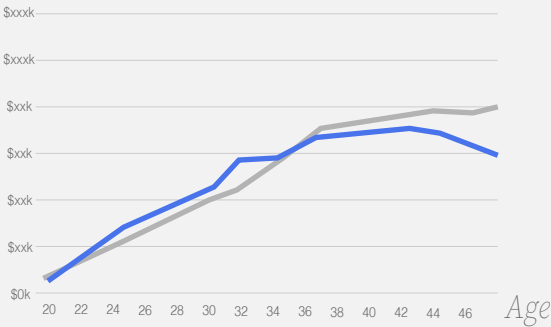
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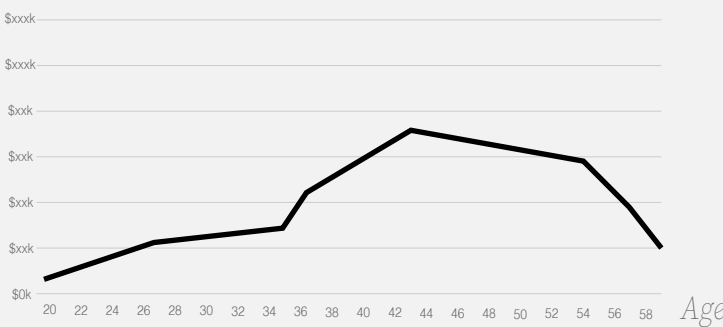
Lifetime *Income*



Lifetime *ISA Payments* vs. *Loan Payments*



Lifetime *Consumption*



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Given Up i

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- Loan
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Enter your demographics