

# 1 Data Construction

## 1.1 Schooling

NLSY: from chris

## 1.2 College costs:

use Chris's series by year, detrended.

- for year when each cohort is age 20.
- should change to public only +++

By IQ or by yp

- in principle, we could use Oksana's data from HSB, but the level does not match with the time series.
- not used right now

## 1.3 Parental income

NLSY: from chris

## 1.4 Parental transfers

NLSY: HSB targets from Oksana.

## 1.5 Student debt

### 1.5.1 Mean debt of all college students

Trends in Student Aid

Student debt per undergraduate.

Early years only have federal debt. I assume that the ratio of total to federal debt is the same as in the first year with data.

### 1.5.2 Debt of college graduates

## 1.6 Borrowing Limits

finaid.org

add subsidized and unsubsidized borrowing limits by year in college (and calendar year)

available for first 4 years in college

there is also a lifetime max, but it is actually just the sum over the first 4 years

for years past 4: assume loan limit stays at lifetime max

# 2 eof