



TRN Number

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# Student Loan Statement

## Your loan summary

your student loan in my 401(k) at any time

**TABLE 1.** Summary of the results of the regression analysis of the factors influencing the probability of reporting a crime or incident. The dependent variable was defined as "reporting a crime or incident." The independent variables were categorized by age group, gender, education level, income level, employment status, marital status, race, ethnicity, and religion. The results are presented in terms of odds ratios (OR) and their 95% confidence intervals (CI). The reference category for each variable is indicated by a bolded OR value of 1.0. The overall model fit is indicated by the Nagelkerke R-squared value.

Variable	OR	95% CI
Age Group		
<18	1.0	
18-24	1.2	0.7-2.0
25-34	1.5	0.9-2.4
35-44	1.8	1.1-2.9
45-54	2.1	1.3-3.4
55-64	2.4	1.5-3.9
65+	2.7	1.7-4.3
Gender		
Male	1.0	
Female	1.3	0.8-2.1
Education Level		
Less than High School	1.0	
High School Graduate	1.2	0.7-2.0
Some College	1.5	0.9-2.4
Bachelor's Degree	1.8	1.1-2.9
Master's Degree	2.1	1.3-3.4
Income Level		
<\$10,000	1.0	
\$10,000-\$19,999	1.2	0.7-2.0
\$20,000-\$29,999	1.5	0.9-2.4
\$30,000-\$39,999	1.8	1.1-2.9
\$40,000-\$49,999	2.1	1.3-3.4
\$50,000-\$59,999	2.4	1.5-3.9
\$60,000-\$69,999	2.7	1.7-4.3
\$70,000-\$79,999	3.0	1.9-4.8
\$80,000-\$89,999	3.3	2.1-5.2
\$90,000-\$99,999	3.6	2.3-5.6
\$100,000+	3.9	2.5-6.1
Employment Status		
Unemployed	1.0	
Part-time	1.2	0.7-2.0
Full-time	1.5	0.9-2.4
Marital Status		
Single	1.0	
Married	1.3	0.8-2.1
Divorced	1.6	1.0-2.5
Widowed	1.9	1.2-3.0
Race		
White	1.0	
Black	1.2	0.7-2.0
Hispanic	1.5	0.9-2.4
Ethnicity		
Non-Hispanic White	1.0	
Non-Hispanic Black	1.2	0.7-2.0
Non-Hispanic Hispanic	1.5	0.9-2.4
Religion		
No Religion	1.0	
Catholic	1.2	0.7-2.0
Protestant	1.5	0.9-2.4
Jewish	1.8	1.1-2.9
Muslim	2.1	1.3-3.4
Hindu	2.4	1.5-3.9
Buddhist	2.7	1.7-4.3
Sikh	3.0	1.9-4.8
Nagelkerke R-squared	0.15	

Opening loan amount	\$40,520.00
Compulsory course costs	\$30,500.00
Course-related costs	\$7,000.00
Living costs	\$3,100.23
Establishment fees	\$100.00
StudyLink amounts	\$27,112.00
Administration	\$20.00
Interest	\$1,700.00
	\$100,000.00

## Decreases in...

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*(The following information was obtained from the records of the Federal Bureau of Investigation.)*

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