

Student Loans Final Project

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Introduction

- Question behind analysis:
 - a. What are the patterns concerning American colleges and loans?
 - b. 5 Questions
- Purpose of analysis:
 - a. Identify loan patterns in universities
- Possible clients:
 - a. US Dept of Education
 - b. Higher education policy analysts
 - c. College students
 - d. High school students

Benefits of Analysis

- Target student-debt policies
- Inform funding allocation for schools
- Aid educational investment
- Inform financial aid reform
- Aid students' decisions

Questions

1. Do community colleges or technical colleges originate more loans overall?
2. Which states have the highest total loan disbursements?
3. Do private or public schools disburse more in federal student loans?
4. Do institutions with “college” in the name receive more loans than those with “university”?
5. Are unsubsidized loans more common at private colleges than public ones?

Methodology

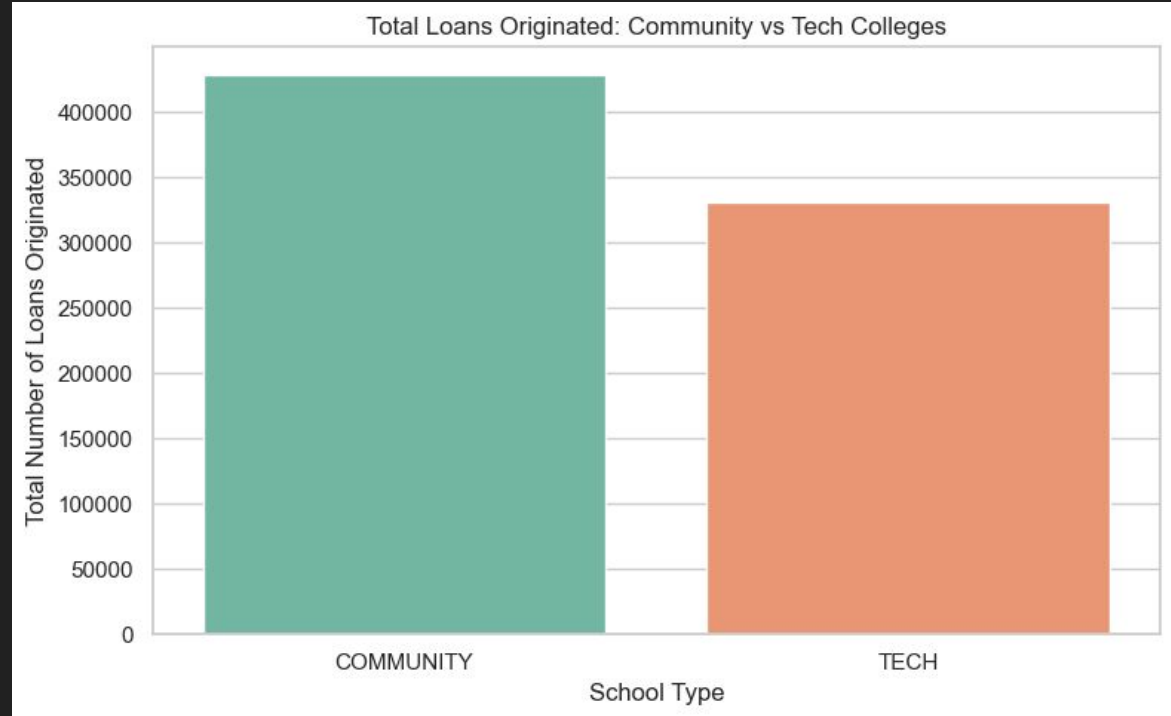
- Datasets used:
 - <https://catalog.data.gov/dataset/national-student-loan-data-system-722b0>
 - Q1 2009 Award Year Dashboard
 - Federal School Code List
- Data obtained from XLS (Excel) files
- Sample of analysis: Award Year Summary for Q1 2009
- Characteristics worked with: school type, name, location, and type of loan
- Tools used: Jupyter notebooks

Results

- Plot analysis answered the original 5 questions asked of the data
- Data analysis led to more questions...

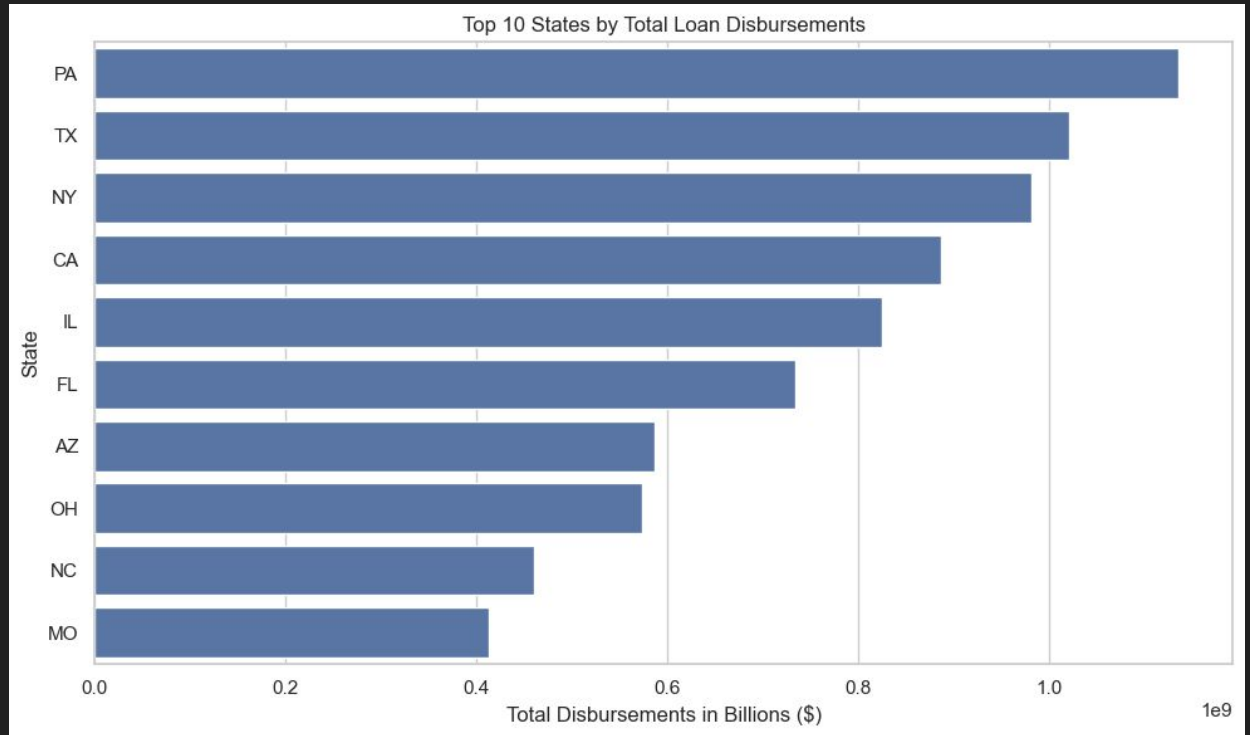
1. Do community colleges or technical colleges originate more loans overall?

Answer: Community



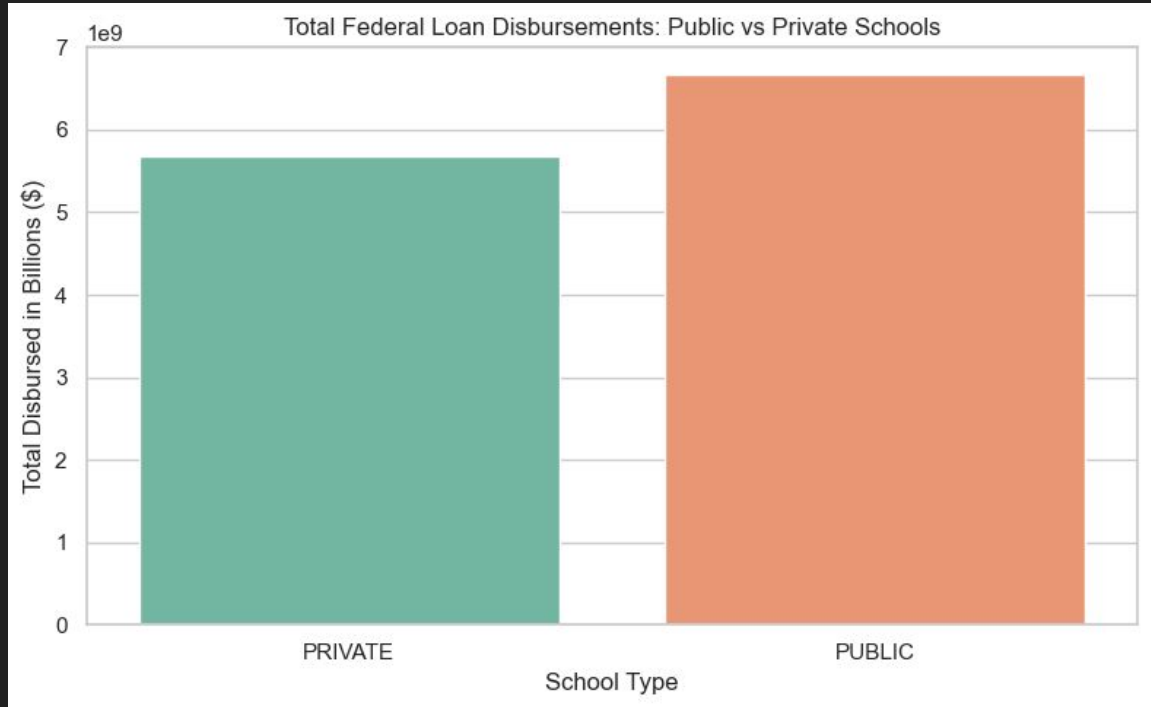
2. Which states have the highest total loan disbursements?

Answer: PA, TX, NY.



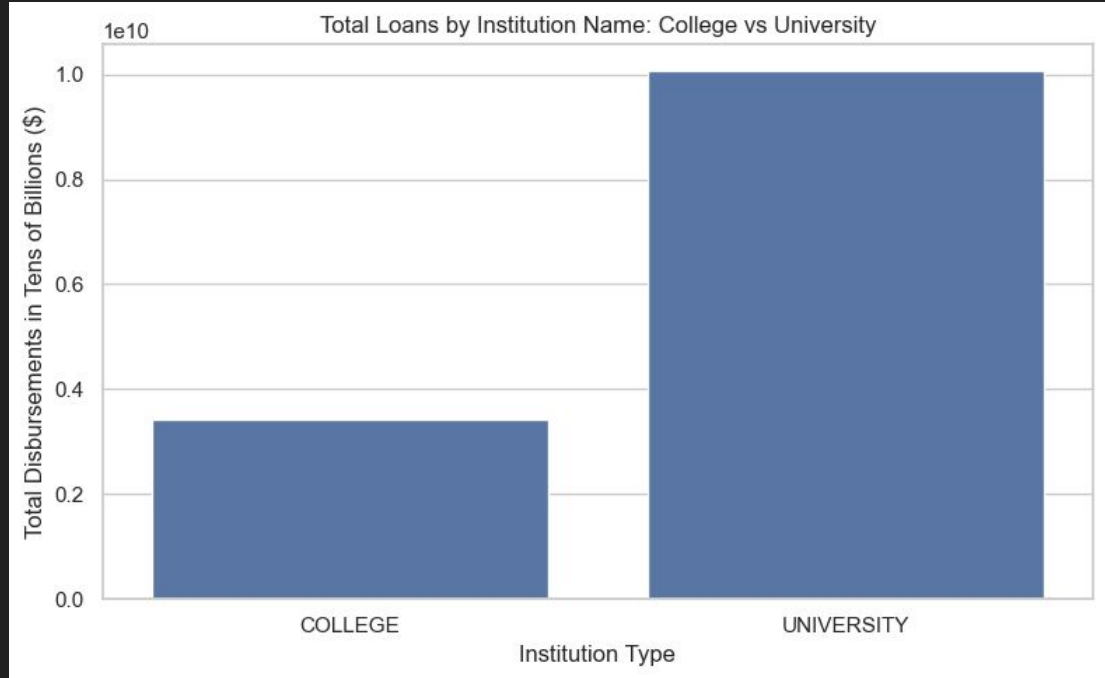
3. Do private or public schools disburse more in federal student loans?

Answer: Public schools.



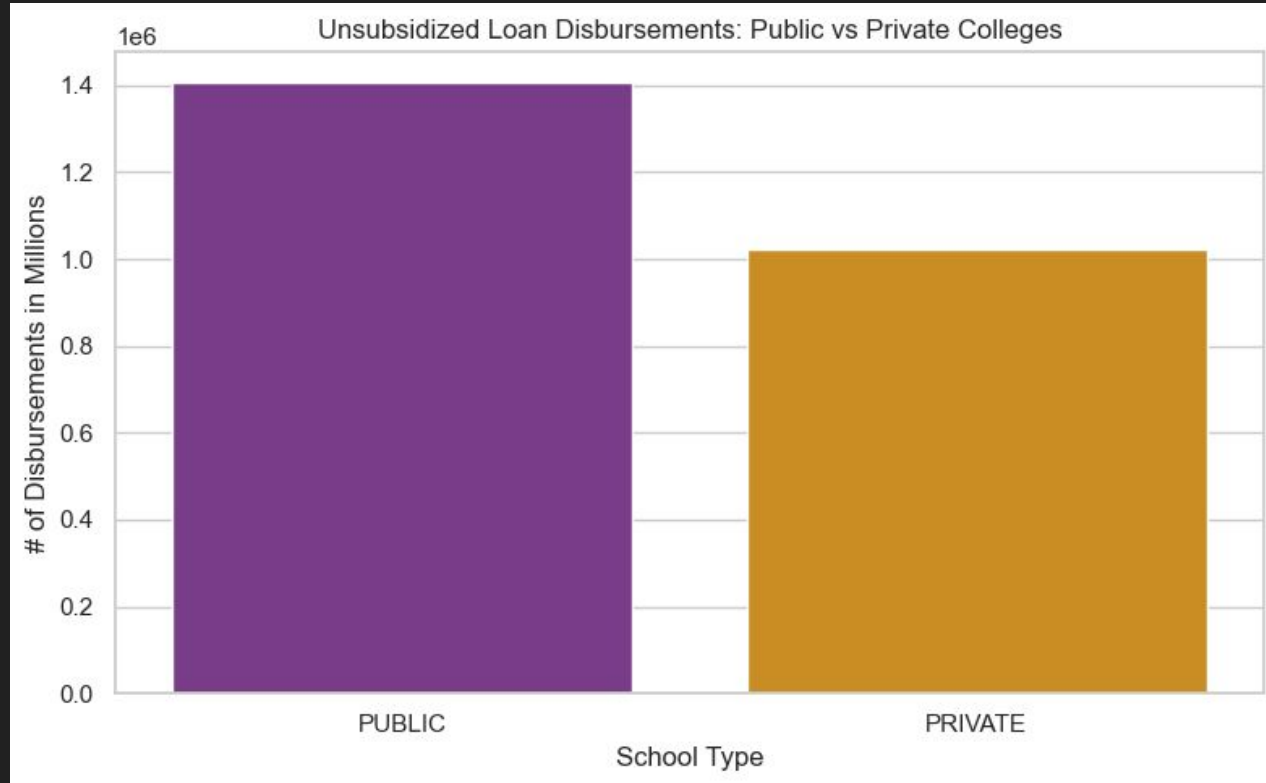
4. Do institutions with “college” in the name receive more loans than those with “university”?

Answer: University.



5. Are unsubsidized loans more common at private colleges than public ones?

Answer: Public schools.



Questions Raised by Results

- Which states disburse more grad loans?
- Do colleges with “college” or “university” in their name...
 - Disburse more grad loans?
 - Have more students?
 - Have higher tuition?

Future Work

New questions to pursue...

- Which schools disburse the most graduate loans?
 - College vs university
 - Public vs private
 - Universities vs tech
- Which states disburse the most grad loans?
- What is the relationship between a state's population and student loan disbursement?

Questions to be answered...

- Subsidized loan disbursement comparison (private vs public, college vs university, states)