iOS App Overview for Instructors’ Personal Reference

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| **Screenshots** | | | |
| **Video Illustration**  **C:\Users\edsil\AppData\Local\Temp\vmware-ed\VMwareDnD\345e42db\Simulator Screen Shot - iPhone 6 - 2018-02-05 at 14.34.38.png** | Main Screen  C:\Users\edsil\AppData\Local\Temp\vmware-ed\VMwareDnD\6ba1e9fd\Simulator Screen Shot - iPhone 6 - 2018-02-05 at 14.34.54.png | **Main Screen**  **(Editing Mode)**  **C:\Users\edsil\AppData\Local\Temp\vmware-ed\VMwareDnD\7b2a90ac\Simulator Screen Shot - iPhone 6 - 2018-02-05 at 14.35.18.png** | **Mathematics Screen**  **(Swipe Enabled)**  C:\Users\edsil\AppData\Local\Microsoft\Windows\INetCache\Content.Word\Simulator Screen Shot - iPhone 7 - 2018-06-19 at 14.24.41.png |

Once the app loads, it plays a video that illustrates how one can utilize the app. Close the video to access the main screen. In the main screen, one can move the thumb of the Loaned slider, press on the thumb of the APR switch, select a different percentage, or click on either the minus or plus button. Whenever one does so, the Pay Monthly, Time, Savings and change in Savings amounts are computed automatically. One can reset the amounts by either pressing and holding the minus button or–in editing mode–entering 0 for the Pay Monthly amount. Press on the padlock icon, to enter the editing mode. In editing mode, one can also edit the slider, percentage, increment timers, and minimum payment; one can enable the ability to swipe leftward, too.

If swiping is enabled, one can swipe leftward–regardless if one is in editing mode–to view how estimates were calculated. Swipe rightward to return to either the main screen or main screen in editing mode. In the mathematics screen, one can also examine how Time and Savings amounts would vary, depending if interest was compounded and on the percentage of interest one paid monthly. By default, interest is not compounded, and one pays 100% interest monthly. 4.45% is the Direct Loan rate for July 1, 2017 to June 30, 2018. The app’s build is 2.3.1 (121), where “2.3.1 (121)” stands for major version 2, minor version 3, revision 1 and build 121.

Lastly, the app was released on the App Store at https://itunes.apple.com/us/app/student-loans/id1260436932?mt=8. If one navigates to the URL and is curious why the minimum age to download the app is seventeen years old, the reason is because most students who borrow money from the government are likely at least that age.