✓ *Student Loans*

Materials Required

* Question 1 tailored to one’s institution
* iOS app downloaded and installed on all devices
* Handouts (i.e., course material) for each subject

Distribute all handouts, and as you do, discuss:

*Six months after students graduate college, they will be required to start repaying their student loans, if any, and to do so monthly. We will focus on helping students to start thinking about that. If you are not a student, either imagine that you are one, or consider the scenario that you are paying your child’s tuition. We will work on keeping track of how much money you may be borrowing from the government and planning how you can repay what you borrowed.*

Skim questions 1 through 6; mention to your audience that it need not use real numbers, only numbers that are reasonable. Share some quick examples of “reasonable” numbers. The audience is permitted to use calculators, work in groups of two and round its results. State:

*Please get started. If you have any questions or concerns, please feel free to ask or inform me, and I will be here to help. Questions 7 through 15 are optional.*

Wait 10 to 15 minutes, then say:

*After you complete the set of questions, you are welcome to keep them. You are welcome to keep the app, too. If you, instead, would like to return the set of questions to me, I will be happy to provide you feedback.*

If any member of the audience completes bonus questions 7 to 9, mention that you hope he or she will identify the answer to question 6 as a “sweet spot.” If any member completes questions 10 to 14, mention that you hope they will find the questions more real, and that they try to raise their monthly payment a little more.