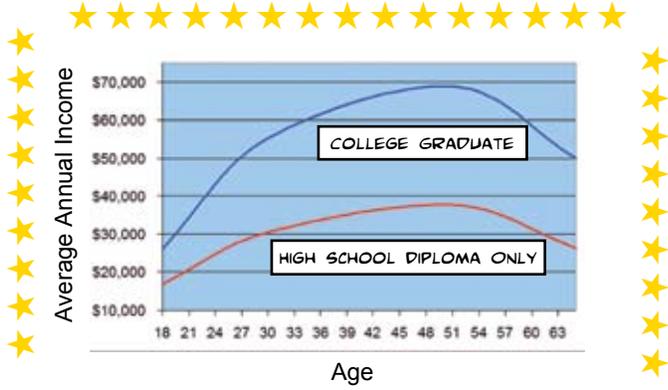


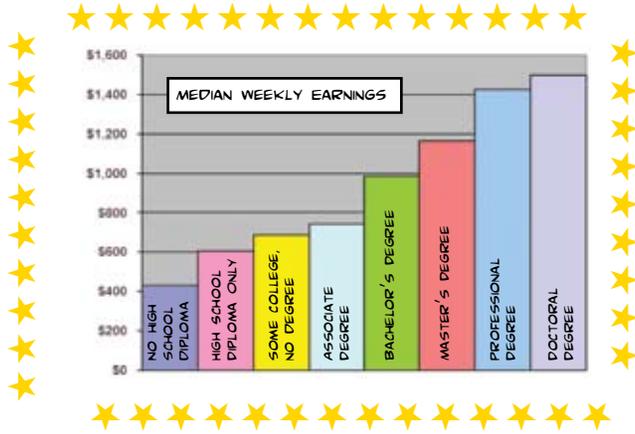
COLLEGE IS WORTH IT!

THE FIGURES ON THE SALARY CHART INSIDE ARE BASED ON COLLEGE GRADUATES. STATISTICS SHOW WORKERS WITH A COLLEGE DEGREE **EARN MORE** OVER THEIR LIFETIME COMPARED TO WORKERS WITH JUST A HIGH SCHOOL DIPLOMA.



Source: U.S. Census Bureau, Current Population Survey, 2008 Annual Social and Economic Supplement. College graduate data based on Bachelor's degree.

EARNINGS INCREASE AT EVERY EDUCATION LEVEL!
A COLLEGE EDUCATION IS AN INVESTMENT THAT **WILL PAY OFF!**



Source: Bureau of Labor Statistics, Current Population Survey 2007. Median weekly earnings of full-time wage-and-salary workers aged 25 and over.

ADVENTURES IN

FREE!

STUDENT LOAN BORROWING

Issue: 2



HOW MUCH IS **TOO MUCH??**



IT DEPENDS...



CONTINUED...

SEE INSIDE

BROUGHT TO YOU BY:



IT'S PAYBACK TIME.
ITSPAYBACKTIME.ORG



FOR MORE STUDENT LOAN AND MONEY MANAGEMENT TIPS, OR TO MEET YOUR SUPER LOAN TEAM, VISIT

WWW.ITSPAYBACKTIME.ORG



IowaCollegeAid.gov

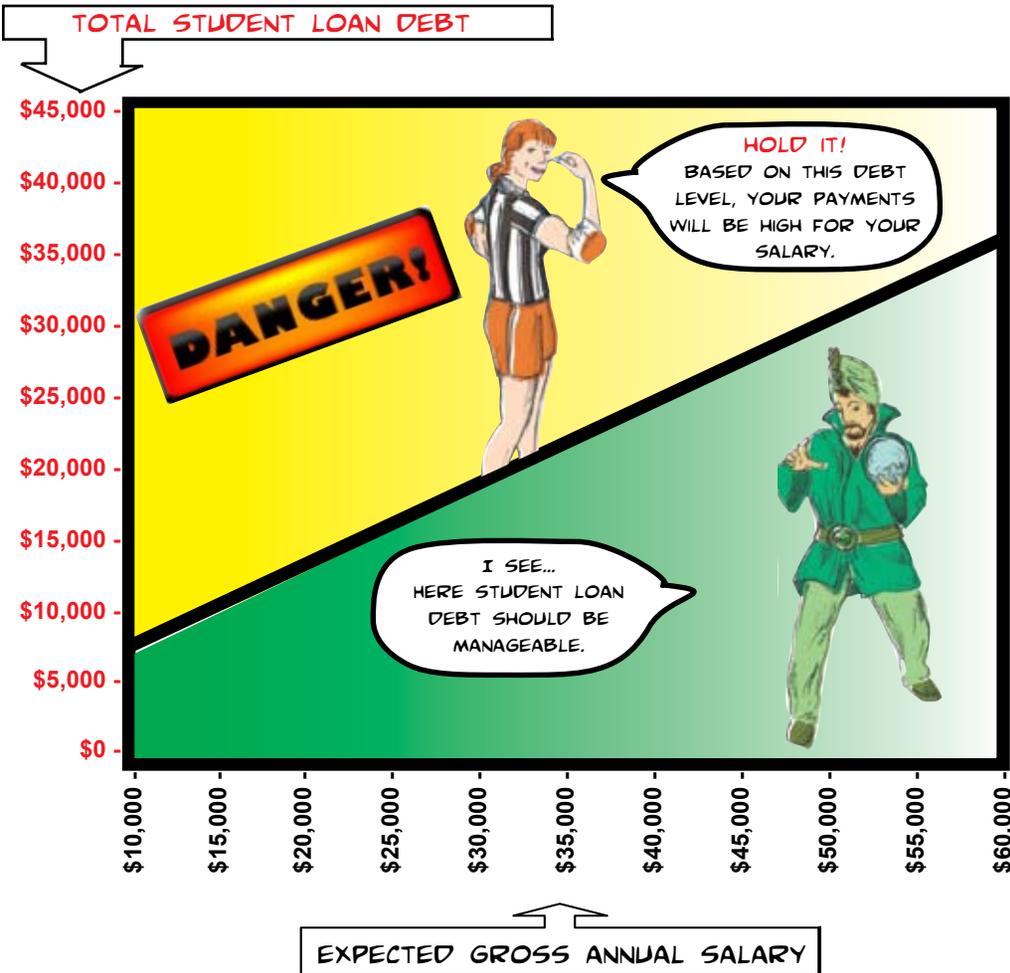


IOWA COLLEGE STUDENT AID COMMISSION
200 10TH STREET FL 4TH
DES MOINES, IA 50309

P: 877-272-4456
E: ITSPAYBACKTIME@IOWA.GOV

HOW MUCH SHOULD YOU BORROW?

EXPERTS RECOMMEND THAT STUDENT LOAN PAYMENTS **NOT EXCEED 8%** OF YOUR MONTHLY **GROSS INCOME** (BEFORE TAXES) IN ORDER TO HAVE SUFFICIENT FUNDS TO SUCCESSFULLY MANAGE YOUR STUDENT LOAN REPAYMENT AND NECESSARY LIVING EXPENSES.



YOUR STARTING SALARY: BE-IN-THE-KNOW

IT PAYS TO DO RESEARCH AND BE REALISTIC ABOUT YOUR POTENTIAL INCOME AFTER GRADUATION. EXPECTED EARNINGS SHOULD NOT DICTATE YOUR CAREER PATH, BUT KNOWING YOUR EARNING POTENTIAL CAN HELP **DETERMINE HOW MUCH YOU CAN AFFORD TO BORROW**, MAKING REPAYMENT **MORE AFFORDABLE**.

Occupation <i>CAREER NOT LISTED? CHECK OUT THE U.S. DEPT OF LABOR AT WWW.BLS.GOV</i>	Estimated Starting Salary	Average Annual Salary	Maximum Student Loan Debt*	Maximum Student Loan Payment*
Accountant	\$35,942	\$56,242	\$20,821	\$240
Administrative Assistant	\$25,168	\$35,022	\$14,580	\$168
Administrative Support Supervisor	\$29,411	\$44,704	\$17,038	\$196
Advertising Sales Agent	\$20,301	\$38,043	\$11,760	\$135
Automobile Mechanic	\$21,133	\$33,442	\$12,242	\$141
Child Care Center Administrator	\$24,232	\$33,347	\$14,038	\$162
Computer Programmer	\$39,208	\$57,567	\$22,713	\$261
Correctional Officer	\$28,725	\$39,080	\$16,641	\$192
Graphic Designer	\$23,379	\$35,773	\$13,544	\$156
Insurance Adjuster/ Examiner	\$31,928	\$46,812	\$18,496	\$213
Interior Designer	\$26,028	\$35,994	\$15,182	\$175
Legal Technician (Paralegal)	\$29,453	\$40,466	\$17,062	\$196
Loan Officer	\$32,240	\$51,502	\$18,677	\$215
Mechanical Drafter	\$28,725	\$41,098	\$16,641	\$192
Medical Assistant	\$21,050	\$27,174	\$12,194	\$140
Medical and Public Health Social Worker	\$29,099	\$39,779	\$16,857	\$194
Nurse Aide/ Orderly	\$19,427	\$23,394	\$11,254	\$130
Registered Nurse	\$38,251	\$48,970	\$22,159	\$255
School/ Vocational/ Career Counselor	\$28,850	\$42,559	\$16,713	\$192
Social Worker	\$21,923	\$37,166	\$12,700	\$146
Teacher- Secondary	\$24,300	\$37,645	\$14,077	\$162
Welder/ Cutter	\$24,253	\$31,157	\$14,050	\$162
Wholesale and Retail Buyer	\$27,310	\$43,693	\$15,821	\$182

Source: Choices Planner. Copyright © 2008 Bridges Transitions Inc., a Xap Corporation company; www.IHaveaPlanIowa.gov
 *Recommended student loan debt is based on a monthly payment of 8% of the starting salary.
 Loan payments are based on 6.8% interest and a 10-year repayment plan.

NOT SURE WHAT YOU WANT TO BE?

VISIT HaveaPlanIowa.gov FOR HELP IN DETERMINING A CAREER AND EDUCATIONAL PATH TO ACCOMPLISH YOUR GOALS.