

College Financial Aid: Highlighting the Small Print of Student Loans

Families Find Help With the College Financial Aid Process

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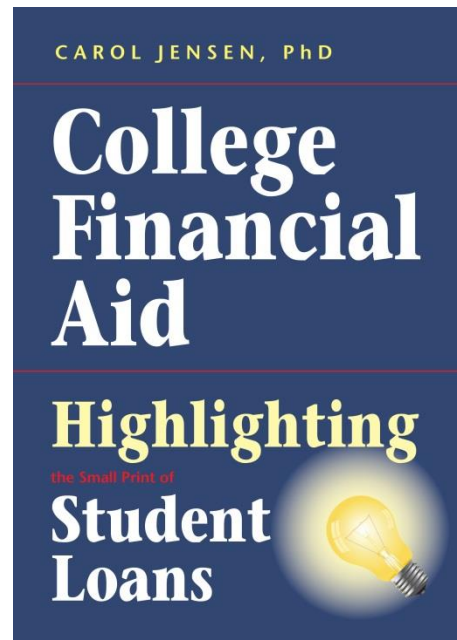
Students, parents, grandparents, and anyone paying for college gain a competitive edge by reading *College Financial Aid: Highlighting the Small Print of Student Loans*. Carol Jensen helps families figure out a confusing financial aid process. There is currently no one-stop shop for them to rely on. Jensen compares private and federal loans and recommends new borrowing limits. This book helps students protect their independence and avoid the need to live with their parents after college.

College counselors reveal that they cannot counsel students on private loans and do not recommend any private lenders to help families pay for college. Healey C. Whitsett of National Economic Research Associates and Rory O’Sullivan of Young Invincibles found that 40 percent of federal loan borrowers believed they had not received any kind of financial counseling. Their discovery questions a universal understanding that college students with federal loans are mandated by law to receive counseling. Some have concluded that federal loan counseling must be so ineffective that borrowers just do not remember attending. Jensen unveils a counselor’s answer to this in a “light bulb” moment. Whitsett finds Jensen’s explanation of “why” *fascinating*. In the end, borrowers do not have to complete exit counseling about defaulting on their federal loans and U.S. taxpayers pay billions in collection costs for federal loan defaults.

Carol Jensen gives readers a front-and-center view of financial aid counseling seen by few others. This book offers students and families a wealth of information to determine their best options on where and when to attend college and how to pay for it.

Order this book online at <http://ebay.com>, <http://bn.com>, <http://amazon.com>, or at your favorite local bookstore.

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Highlighting the Small Print of
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