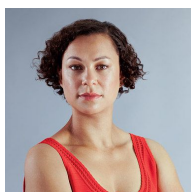


Quantitative



A
Rhonda

2001 September
Started undergrad

2008 September
Started MBA
Deferred loan payments

2005 June
Graduated undergrad

2011 June
Graduated MBA

2005 August
Start job, business analyst

2006 June
Started loan payments, \$125/mo

2012 June
Start loan payments, \$500/mo

2013 November
Bought home

2016 February
Rented home to renters
Moved in with parents



C
Pat

2005 June
Started Associates

2011 September
Started Bachelors study

2007 June
Graduated Associates

2014 June
Graduated Bachelors

2005 August
Started job, online customer support

2014 May
Promoted to supervisor

2008 June
Start loan payments, \$85/mo

2015 June
Restarted loan payments, \$175/mo

2017 June
Restarted loan, \$185/mo

2006 March
Parents divorced

2013 January
Appendix burst

2016 November
Car accident, lost job, deferred loans

Graduate
High School

Start College

Graduate College

Start Job

Start Loan Payment

Life Changes

Pay Off
All Loans

Excited about new learning and future

Confused about student loans

- *When will they be due?*
- *When do I start paying back?*
- *How much will interest be?*
- *What if I don't find a job right away?*
- *How long will it take to pay off?*
- *Can I use this to take a vacation during Spring Break?*

Tired

Hopeful

Anxious

Job seeker

"I'm going to be successful!"

How to I start this new job on the right foot?

Am I paying enough?

Should I pay the minimum or more?

My income isn't enough to pay these loans.

Yay!

Oh, no...

I can't afford this!

I need a break to deal with this.

Qualitative