

# Student Loan Story Ideas

**Discuss your ideas, post the best one for the group.  
A runner-up idea is ok.**

## Group 1

Overall debt at Bryan University is significantly higher than other schools in the state. Why is private school so expensive and where is all of that money going? Do private institutions have more benefits than public institutions? If not, why are they more expensive?

Beauty school debt is still high regardless of if you drop out or not.

**Look at minority undergraduate loan debt. Which minority has the most?**

## Group 2

Why do beauty schools have higher rates of debt compared to other institutions? What sort of financial aid is available for beauty school students? What do they do for a living after graduating - will they be able to pay back their loans? How many beauty school grads actually pay off all of their debt?

Runner up - Why is the debt so much higher for Bryan University grads/dropouts? What do they teach? Why would students ever go there? Do they offer any sort of financial counseling to their students to deal with this large amount of debt?

Data for Native American students; how does it compare to white students? Other minorities? Retention rates, average amount of debt

### Group 3

Why is Bryan University the top college for both graduate and drop-out student debt? Is the quality of education ranked that much higher than the other schools? Financial aid and tuition range?

Why is there a large block of beauty schools in the middle of the data? Is it because the money made in the profession isn't as high? Why are beauty schools included in the data, but not technical schools or trade schools?

ACT and SAT score data and how they might impact student loans.

Debt trends for single family homes, nuclear family and 1st generation students going to college

Defaulting loans and loan forgiveness

Elizabeth Green:

beauty schools tended to either have a much higher percentage of white undergrads or black undergrads. For example, at Hot Springs Beauty College 79 percent of undergrads were white, while at Arkansas College of Barbering and Hair Design 94 percent of undergraduates were black.

Why are the schools either predominantly white or black?

**Katie Beth**

first generation students pay more at public and private, nonprofit institutions. At public universities, first generation students pay a median amount of \$6,969. This contrasts with the public non first generation students that pay \$6,022. The same relationship goes for private nonprofit students: first generation students pay \$12,188 and non first generation students pay \$10,543.

Halie Brown

Historically black institutions have among the highest 3-year Cohort Default Rate among universities, with the University of Arkansas at Pine Bluff having the fifth highest at 27 percent. Arkansas Baptist University has the second highest 3-year CDR for a historically black school at 23 percent.

Kris Smith

The University of Phoenix at Arkansas has the largest difference in the median debt between low - and middle - income students with the low - income student median debt being \$10,750 and the middle - income student median debt being almost double that at \$19,270.

Sammy

female median debt was pretty consistently higher than the male median debt. Only 13 of the 92 institutions had males with higher debt and 5 with equal median debts. Additionally, because the female debt for most of the schools were higher than the male's, it is pretty consistently higher than the median debt.

to see how much money in scholarships are going to men in comparison to women,

Grant

The highest reported disparity was at Bryan University, where female students graduate with almost twice the amount of median loan debt as their male counterparts. Lyon College and Hendrix College rounded out the top three for highest disparity.

Possible ledes:

Women Have Higher Loan Debt Than Men at 45 Percent of AR Colleges  
Women Grads at Bryan University Have Double the Loans of Men

Caitlin:

I found through the data that the CRD3 information did not directly correlate with the debt median information thus presenting the problem of not having enough information being readily available.

Oct. Tooth Hwk: Story Idea - Demographics for Default Student Loans

\*Also maybe if this isn't a really dumb idea, whether there is a so-called, "Pink Tax/Interest Rate" on female student loans.

Haley Ruiz:

More first generation students repaid their student loans in five years than non-first generation students at the majority of Arkansas Colleges. I want to look at the median debt for both categories of students. I want to determine whether more first generation students pay back their student loans within five years regardless of how high their median debt is.

Skylar Hazel:

Students that went to beauty school tend to have higher debt rates than students who attended general public and private universities. They also have a high withdraw rate. This may be because many do not stick with the career choice. Does this have to do with not making enough money in this profession?