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Federal Student Aid



# Anxiety Relief Student Loan Repayment Compare

**Arturo Cuomo**

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Student Loan Reform United States. Congress. Senate. Committee on Labor and Human Resources,1993      **New Approaches to Student Financial Aid** Panel on Student Financial Need Analysis,1971      **Resources in Education** ,1994

*Educational Debt Burden and Career Choice* Erica Marie Field,2006 This paper examines the influence of educational debt aversion on the career choice of law school students including the decision to attend law school and the decision to work in public interest law To isolate the role of debt aversion I analyze experimental data from NYU Law School s Innovative Financial Aid Study in which two career contingent financial aid packages were randomly assigned to participating admits Because the packages had equivalent monetary value and differed only in the duration of indebtedness differences in career choices associated with financial aid assignment can be attributed to psychological debt aversion The results indicate that debt aversion matters In classes for which the lottery was announced prior to enrollment participants randomly assigned to the low debt package are nearly twice as likely to enroll In classes without selective matriculation lottery winners have a 36 45% higher rate of first job placement in public interest law Both results are consistent with a simple model of debt aversion in which psychic costs of holding debt during and after school generate differences in the discounted lifetime utility of the financial aid packages and hence in the value of attending law school and of working in public interest law National Bureau of Economic Research web site      **Financial Aid Financer** Joseph M. Re,2005      **Quarterly Review** Skandinaviska enskilda banken,1982      **Inventory of Current Research on Postsecondary Education 1972** J. B. Lon Hefferlin,1972

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