

## **Student Loan Interview**

**For your interview with a person who took on student loans please ask the following questions:**

1. When you accepted student loans to pay for tuition and/or books and living expenses, did you feel like it was your only option to pay for college?
2. Did you make a budget for yourself before you accepted student loans?
3. Do you feel it was difficult or easy to get student loans to pay for college?
4. Were you surprised with any aspects relating to student loans?
5. Did you have the option to take more money in loans than you actually needed? If so did you take the money and what did you do with it?
6. Looking back, do you feel like there were other options to pay for college that you could have utilized instead of student loans?
7. What was your college major?
8. Is your professional career tied to the major you chose in college?

**\*Alternative to those not going directly to college: Ask someone who has used a credit card to purchase a large priced item**

1. Have you used a credit card to pay for a large priced item? If so, what was the item?
2. Do you budget your money each month?
3. When you have credit card debt, do you find it tempting to pay only the minimum payment rather than paying more than required?
4. Think back to the first time you used a credit card, were you surprised with any aspects relating to the fees and/or interest?
5. Have you ever used the cash advance option of a credit card? If so, were the fees more than purchases made directly from the credit card?
6. Did your high school or college offer a personal finance class? If so, did you take it? What do you remember most about the class?
7. Looking back, do you feel like there were other options rather than a credit card to pay for your large item/s?