



DATAPOST

College Debt

Rising Student Loan Balances

Date last updated: May 22, 2012

Federal Reserve Bank of San Francisco
Economic Education Group

Components of Student Loans

by major funding category

Federal Subsidized Stafford Loans

Need-based, subsidized, student-borrowed

Federal Unsubsidized Stafford Loans

Not need-based, unsubsidized, student-borrowed

Perkins, PLUS, & Other Federal Loans

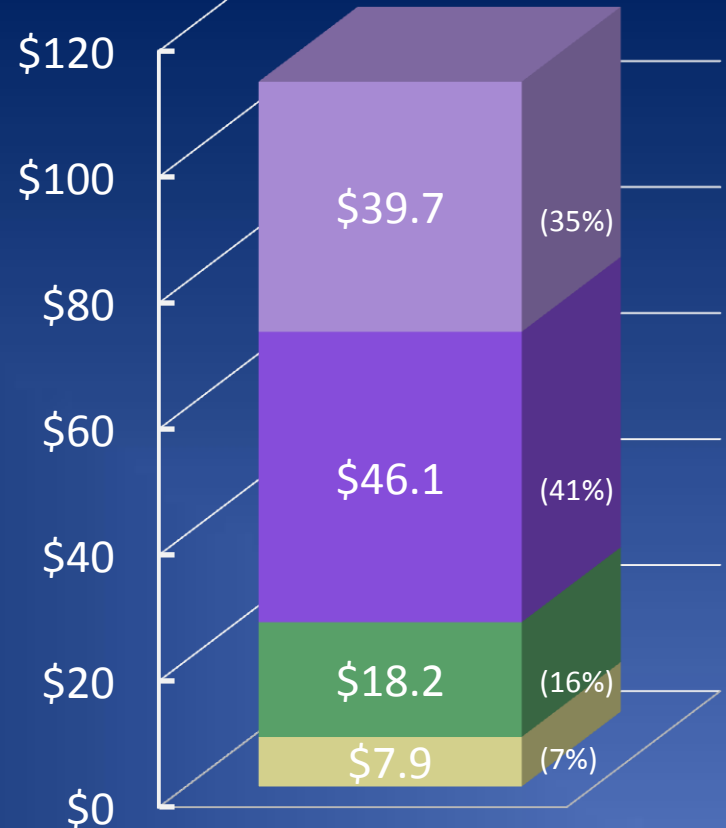
Perkins: Need-based, subsidized, student-borrowed
PLUS: Non need-based, unsubsidized, student/parent-borrowed

Nonfederal Loans

Sponsored by banks, colleges, foundations, state agencies,
student/parent-borrowed

Student Loan Dollars
2010-11 Academic Year

(Constant 2010 Dollars, \$billions)



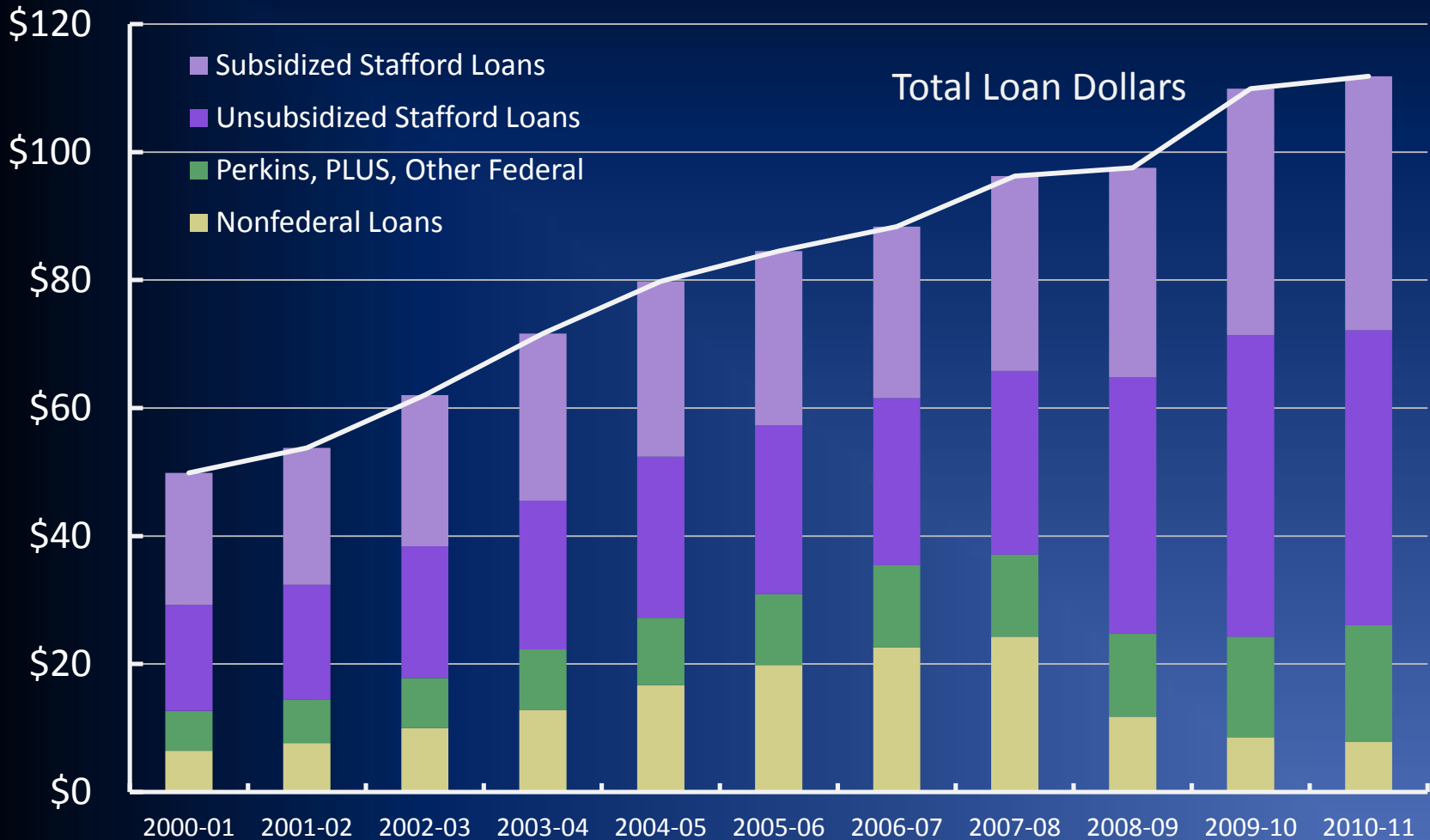
Sources: The College Board & FRBSF Calculations

Note: Percentages shown may not sum to 100% due to rounding

Student Loan Dollars

Federal and Non-Federal Loan Programs

(Constant 2010 Dollars, \$billions)



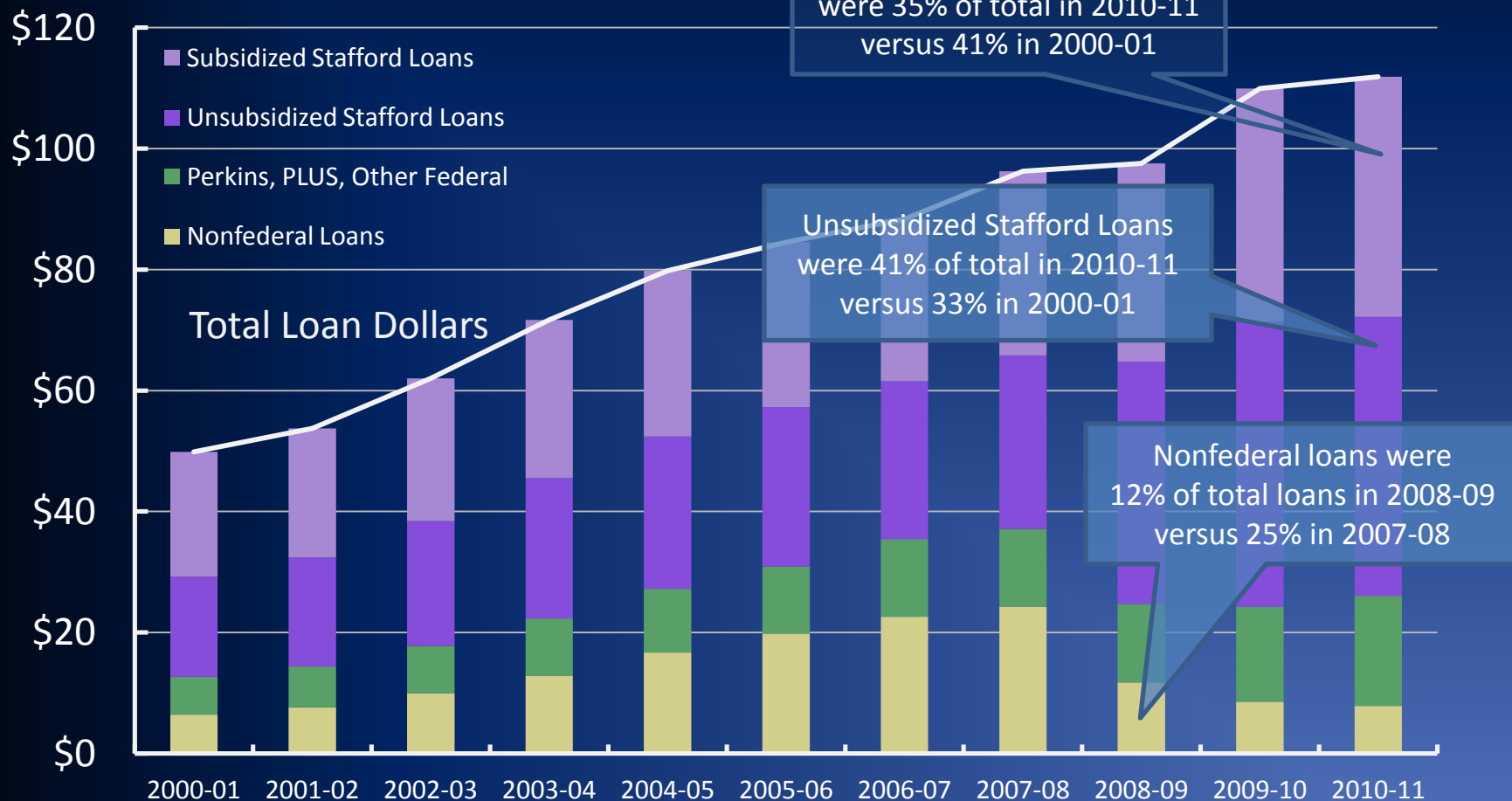
Sources: The College Board, *Trends in Student Aid 2011* & FRBSF Calculations

Annotated Chart Notes

Student Loan Dollars

(Constant 2010 Dollars, \$billions)

Adjustment for inflation



Sources: The College Board, *Trends in Student Aid 2011* & FRBSF Calculations

What do you think?

1. What was the total for Federal Subsidized Stafford Loans in 2010-11? What percentage of 2010-11 total loan dollars did this represent? (See slide 2)
2. What was the approximate value of total student loan dollars in 2008-09? (See slide 3)
3. What has been the trend in total student loan dollars since the 2000-01 academic year? (See slide 3)
4. How has the portion of Federal Unsubsidized Stafford Loan dollars changed since 2007-08? How has the portion of Nonfederal loan dollars since 2007-08? (See slide 4)