Wealth Loss for Four-Year Graduate with Student Debt: Consequences tomorrow... and for years to come.

U.S. Households Headed by Individuals Younger than 35 Years of Age Have Outstanding Student Debt

The State of U.S. Student Debt

Rise in Undergraduate Students Who Took Out Federal Loans

<table>
<thead>
<tr>
<th>Year</th>
<th>2001-2002</th>
<th>2011-2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>23%</td>
<td>35%</td>
</tr>
</tbody>
</table>

Average Outstanding Student Debt, 1989 Compared to 2010*

<table>
<thead>
<tr>
<th>Year</th>
<th>1989</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dollars</td>
<td>$$$</td>
<td>$$$$</td>
</tr>
</tbody>
</table>

* Pew Research Center tabulations of Survey of Consumer Finances data

Short-Term Effects of Student Debt Among Households with College Graduates

> $185,900
Wealth Loss for Four-Year Graduate with Student Debt

2 X
Less Retirement Savings for Those with Student Debt

40 %
Less Home Equity for Those with Student Debt

From “Student Loans are Widening the Wealth Gap: Time to Focus on Equity” Assets and Education Initiative, University of Kansas School of Social Welfare

www.Save2LimitDebt.com