

Student Loan Pro Tip: Graduate on Time

[Ominous music]

Ashley: So, what do you think, can you help me?

Josh: Ash! Shh! He's concentrating. Don't interrupt the guru.

Guru: It's okay. I think I have the answers you seek. It's a good thing you came to see me. Let's see. Okay, definitely Professor Anderson for Econ. She does more quizzes, but her exams are easier. And you want Bernstein for English. For Psych, the course load's gonna be the same for all the instructors, but Horowitz, he's a pretty funny guy, so he's going to be more fun to listen to in lecture. So says the guru.

Josh: So says the guru.

Ashley: Wow! Thank you, guru. Hey, guru, how is that you know so much about all these classes?

Guru: Well, I've been doing this a long time. I guess you could call me a "professional" student. It's my gift to the university student body.

Ashley: OK, great. And that? That's the number of students you've helped? That's a lot.

Guru: No. That's my student loan bill. We don't talk about that.

[Record scratch]

Narrator:

Extra semesters spent in school can significantly increase any student loan debt that you'll need to pay back in the future.

Take extra care to plan your schedule and work hard to succeed in your classes, so that you can graduate on time to help reduce the amount you may need to borrow. By maximizing your course load and focusing on graduating on time, you can eliminate extra time spent in school, which can really pay off when you have less to repay after you graduate.

For more information, visit www.iowastudentloan.org and check out the smart borrowing resources section.