

# WORKSHOPS ON PLANNING & PAYING FOR COLLEGE

## Going to College? Know the Facts Before You Go

Many students and parents borrow heavily to pay for college. Unfortunately, people don't realize how quickly debt adds up. After graduation, many people are overwhelmed with burdensome debt. The average college educated household under 40 owes \$404 per month in student debt payments. Rarely is there any meaningful discussion about student loan debt and effective ways to minimize that debt before students go to college.



70% of college students borrow

The average college graduate owes more than \$28,000

11% of federal student loan borrowers are 90 days delinquent

Even state schools are expensive: U.W. Madison is over \$25,000 per year

## University of Wisconsin Madison-Wisconsin resident\*



\*On campus, additional \$275 fee for new freshman, business school is additional \$1,000, engineering school additional \$1,399

## Free Preventative Education

Having seen the burden that college graduates face and the impact on their lives, the Financial Information & Service Center (FISC) is offering preventative education at no cost to help students and parents select and pay for college.

Our presentations compare options like:

- Types of schools
- How much they cost
- Factors to consider while looking for a school
- Loan options
- Other ways to pay for school

We are offering 45-60 minute presentations suitable for classrooms, lunch and learns, youth groups and other settings. They can be stand-alone presentations or piggyback on events like financial aid or FAFSA nights. Time permitting, our presentations include video clips of former college students candidly expressing their reservations and regret about their situation.

To learn more about these presentations, please call FISC at 920-886-1000.

## Student Loan Debt Counseling

FISC has provided practical financial education and one-on-one advice for more than 30 years. FISC's NFCC Certified Consumer Credit Counselors have completed a certification program to ensure we remain updated on current student loan issues. We help people who are still in school and graduates review their complete financial situation and evaluate their repayment strategies. To learn more about our student loan debt counseling visit

[www.fisc-cccs.org/our-services/student-loan-debt/](http://www.fisc-cccs.org/our-services/student-loan-debt/) or [www.fisc-cccs.org](http://www.fisc-cccs.org) FISC is a program of Goodwill NCW

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