

## **Student Loan Pro Tip: Loan Volume**

Jacob: Hey, Kyle. Uh, you going somewhere?

Kyle: Spring break, bro. I'm hopping on a plane tomorrow, and I'm gonna head somewhere warm.

Jacob: I thought you had to work next week?

Kyle: I do. I did. I'm just gonna call in and quit. I can cover the cost of the trip with my student loan money.

Jacob: Seriously? Is that the best way to use your loans?

Kyle: Uh, I don't know. Probably not. But I do know I'm going to have an awesome tan.

Narrator:

Borrowing the maximum amount of money available through student loans could hurt your financial future, putting you further in debt than you can handle. You should only borrow the money you need to pay for the cost of college itself. And you can lower your need to borrow by working part-time or during breaks, and maximizing the number of courses you take each semester to graduate sooner.

A lower student loan debt when you graduate will help set you on a better path to success.

Your monthly payments will be lower and you will pay less interest over the life of the loan, which means more money in your pocket.

For more information, visit [iowastudentloan.org](http://iowastudentloan.org) and check out the smart borrowing resources section.