

# College Talk Warm Ups - NPR Podcasts

Extra Credit Forms

Name:

## Title of Podcast: The Dangers of Defaulting on Student Loans

National Public Radio has done some solid investigative journalism with post high school education, college choices and funding, and the challenges posed. The shows run in length from 4:00 to 7:00. This form will provide extra credit guidelines for listening to and commenting on the individual shows. Links to each story are posted on the Buddha blog - as is each story's extra credit form. My suggestion is that you listen to the podcast two times - once for taking notes and once without - you'll do a better job on the assignment and gain more from the experience. Also, for the ones that you find particularly informative - sit down with Mom and Dad, listen together and talk about the topic...it is essential that your parents are also educated on the challenges of college funding.

**Three things to note:** One, while it is possible to skim through NPR podcasts via the summary blogs posted on the website, the beauty of the presentations come from listening. Take the time to listen; these are professional productions. Two - Extra credit dates will coincide with Econ class. They will be posted regularly along with the podcast links. While SCI and Government students may do the extra credit as well, they must adhere to Economics due dates. So check the blog regularly or work ahead. Three - extra credit will consist of a 3% bump on any Marking Period grade for form completion. After MP final % grades have been totaled - you may take a portion or all of the accumulated percentages and bump up your final grade. However, I will give 3% only for completed *College Talk Warm Up Evals*. If you do not reflect on your answers with some depth, don't expect any extra credit.

All assignments must be turned into Mr. Wood on hard copy at the beginning of class hour on due date for full credit.

### 1 - Podcast Summary

In your own words what was this podcast all about?

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### 2 - Federal Government Loans

After listening to the entire podcast - tell me about a Federal Loan. How do you get it? Who do you borrow the money through? Can you discharge in bankruptcy? Can you adjust repayment? Can you consolidate? Can your Social Security or wages be confiscated? Is it a good loan to take out for college? Why or why not?

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### 3 - Private Student Loans

After listening to the entire podcast - tell me about a Private Student Loan. How do you get it? Who do you borrow the money through? Can you discharge in bankruptcy? Can you adjust repayment? Can you consolidate? Can your Social Security or wages be confiscated? Is it a good loan to take out for college? Why or why not?

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### 4 - Hypothetical situation - Defaulting / graduate, out of work, stop paying it

Listen to the hypothetical situation. What happened? How could the situation have been different? What can you do to make sure this isn't you?

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### 5 - Defaulting - Reality & Parent responsibility

What exactly does it mean to cosign any loan? Who is responsible in a cosign situation? What happens to the size of the loan if you don't pay? What is the reality of loan defaulting? What's the best way not to get in that position?

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**6 - Relationship to YOU?**

LOANS, LOANS, LOANS - they will be a necessity if you plan on going to college. So, after listening to all of these people talk about them...what do you think? Does it make you more anxious or more confident? Explain.

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**7 - "Take Away" in a Word -**

In a word what if anything valuable did you "takeaway" from this podcast? Tell me the word and follow it up with an explanation.

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## 8 - Evaluation of the Podcast (circle one)

1 - Was this podcast informative?      YES      *Maybe yes*      *Maybe no*      NO

2 - Was this podcast interesting?      YES      Maybe yes      Maybe no      NO

3 - Would you recommend it to others: YES Maybe yes Maybe no NO

Why or why not on recommendation: \_\_\_\_\_

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## Any Final Thoughts?

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