Diferences in debt

Student loans present challenging decisions after graduation

By Danielle Ferguson
@iowastatedaily.com

Adam Larsen paid off his student loan debt two years after graduation. But that doesn’t mean he never struggled with how he put his student loan debt in a higher context.

Larsen, a 2004-05 ISU graduate originally from Grimes, is a member of the top 7 percent of graduates from that year who graduated with student debt from a public Iowa university.

At the time of Larsen’s graduation, the average student loan debt for ISU was $23,400, according to the Iowa College Aid Commission’s annual Survey of Financial Aid. The average age of a student graduating has today is nearly $25,000, an increase of about 20 percent.

Still, with the taking out loans was the only way Larsen, who graduated with a major in psychology and a minor in music, and could pay for his education, doesn’t think of it as a hindrance. He thinks of it as more of an investment, a repaying.

“I always saw it as an investment in my self,” Larsen said. “I tried to go to college to learn some way to make money to pay this back.”

From the time Larsen enrolled in what became in 2005 a bachelor of science in accounting in December 2004, state support for higher education decreased and tuition for out-of-state students rose 54 percent from $9,248 to $13,004, according to Records.

The state, record has increased about 13 percent of students taking out student loans. 2012, the record received about 70 percent of the time.

The interest, the record pays $200 to $250 each month on their student loans. To know I have paid $70 to $80 interest each month for years, he said at that time, it is still nice and low, it’s still money that I’m putting away.

That is 240 months of pay- ing money for the same amount of debt in a lighter context.

Debt in a lighter context.

“Even though the interest rate of makes me feel sick,” he said. “That’s why I try to pay that.”

In 2005, when she became an equal of 240 months of paying to pay off a student loan, but that is what years it takes.

The Institute for College Access & Success is still has the highest amount of money for the same amount of debt will cost them on a monthly basis.

Johnson has been with Iowa State for over 30 years, and said the biggest trend she’s seen is the amount of students not taking out student loans.

For example, the average of 10 ISU grad students yearly at ISU has debt was $23,000, and the per- centage of students loan debt was at 62 percent. Today, the average amount of debt a student graduates with is $25,000 and about 80 percent of students are graduating with debt, Iowa State, though, is still has the highest percentage of student debt per student.

Johnson said the drops come from a number of factors, including the three-year consecutive tuition freeze for residents and an increase in the Board of Regents passed, “the ISU community construção-paying, ISU grants and students’ financial aid packages.”

In 2013 GRADUATES WITH DEBT: 62%

Source: The Institute for College Access & Success.

“With the login, you know that you are working within the Iowa State community, so there aren’t personal consequences of not paying,” Rankin said.

Rankin said this is a great option for students who don’t have cars.

“In Iowa State’s doesn’t have to do this for all the extra vehicles,” Rankin said. “The ISU community construção-paying for ISU students don’t have to do this and need a ride-home.

“ISU RideShare program can help. Students and staff at Iowa State wishing to use the program can help.

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Weather

TUESDAY
Mostly sunny and cold, could be dangerous for outdoor morning activities.

WEDNESDAY
Mostly sunny and very cold.

THURSDAY
Mostly sunny during the day Clear in the evening.

Weather provided by ISU Meteorology Club.

Police Blotter

Jan. 3
Jas Chohan, 22, of 404 South Clark Street, Polk, was cited for driving under suspension at Lincoln Way and South Riverside Drive (reported at 9:38 p.m.).

Jan. 5
An officer investigated a property damage collision at Lot 33 (reported at 10:38 a.m.).

Jan. 6

Jan. 7
An officer investigated a property damage collision at Lot 33 (reported at 10:54 a.m.).

Jan. 8
Officers arrested a man who was experiencing medical difficulties at Jack Trice Stadium (reported at 10:20 a.m.).

Jan. 9
An individual reported damage to a vehicle, believed to have been caused by the wind at Lot 33 (reported at 8:54 a.m.).

CalendA},

All year around: Announcements for public events

Jan. 14
Let Freedom Ring - Carillon Concert
At the Memorial Union
An o

Calendar

more coming in of this year’s calendar

3:30 to 6 p.m. in the Sun Room

Weather

2015 GSB election timeline

Campaigning Start Date
Feb. 6, 2015
Official Candidate Semi-

Primary Election
Feb. 20, 2015
Election Results
Feb. 24, 2015

Tuesday, Jan. 13, 2015
ISU calendar unveiling
A carillon concert in honor of Let Freedom Ring - Carillon

Online Content

How to join ISU RideShare
After reading the article about the ISU RideShare program, check out the Dail-

Men’s basketball
The ISTU men’s basketball
came out on top against the Big 12’s teams ranked in the top 25. To read more about the conference in the latest poll, check out the sports section of the Daily’s app.

Bitterly cold temps move into area

Ames is part of a chill-\n

Reach me at

General Information:

Reach us at

SUNSET

Monday to Saturday

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Wednesday, Jan. 14, 2015

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More Info

Student debt by the numbers

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The ISTU men’s basket-

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Whether you decide to travel to campus or not, Madden asks you to always make a decision by 6 a.m. Madden said. Whether you decide to travel to campus or not, Madden asks you to always make a decision by 6 a.m. Madden said.
Crossword

**Sudoku**

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**Horoscopes**

**Community speaks, Kingland answers**

**Rare Earth Elements require solution to find replacements**

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**Rare Earth Elements require solution to find replacements**

By Jace Dostal

Researchers at the American Material Sciences Center are looking into new ways to obtain rare earth elements.

Rare earth elements are used in various electronic and energy technologies, such as in high-brightness lighting, heat pumps, computer hard drives and other electronics.

"There’s only three different things you can do to obtain the rare earth elements," said Kingland director of the institute. "Find new sources. Find alternative materials. Find ways to recycle rare earth materials."

"There are plenty of places around the world where there are mines that still haven’t been mined," King said.

When the CMI is trying to do it in ways to bring those opportunities, bring the costs down so it will lead to more resources around the world, and more rare earth elements will be available.

One place it finds this opportunity is in tailing heaps. Tailing heaps are big piles of depleted rock from mines that can contain valuable rare earth elements being mined. A good mine, King said, will contain 50-60 percent of the elements from the mine, the value of these elements, and usually end up in the tailing heaps.

"There are some challenges using these rare earth elements," King said. "Some of the rocks could contain very, very small amounts. You don’t really want to mess with the rocks, though, because if you mess with the rocks, it is radioactive. When you go after that, you have to find something to do with the thorium."

Another place that rare earth elements can be obtained in is phosphor for use in television and display screens. Because the amount is not so small on one, it has really come into the forefront of the CMI.

"It is in minute quantities, so one has to think about what the economic value of getting in after that," Lograsso said.

The CMI is also trying to find alternative material to replace the rare earth elements in electronics. Non-dysprosium and dysprosium are two of the most common rare earth elements that are used.

"To make the recycling worthwhile, it’s a lot of the work..."

Researchers have come to a place to a place where these rare earths in the ground and just dig them up. It would not have to be deployed, Lograsso said.

"To recycle elements from a cellphone is a less intensive, it’s going to be one of our most interesting," said Lograsso.

Researchers used to be one of the rare earth elements used in phosphor, and a green phosphor and a green phosphor that are rare earths. They are not rare earth elements but are rare earth-base.

"We are actually on the right track to make a difference in the obtaining of rare earth elements. No problem is ever easy. It takes a lot of work to make a difference."

The CMI received 2015 funding for the year and said they believe that they are on the right track to make a difference in the obtaining of rare earth elements.

If mines are mined efficiently, the CMI said they would have made a big difference in a few different areas. We will have increased a few things that will make mining more efficient and we will be able to substitute some of these materials, King said.

The CMI is headquartered in the Ames Lab, but there are people at the University of California, Berkeley, Oak Ridge National Lab, Harvard University, and other national labs. The CMI is partnered with seven universities.

Iowa State University of Science and Mines
University of Wisconsin
Florida Polytechnic University
Binghamton University of New York
University of California, Davis

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**Community speaks, Kingland answers**

**New Campustown brings additional space for businesses**

By Sarah Mollie

New Campustown is building additional space for businesses.

Construction of the new Campustown buildings is scheduled to end next year. More universities and businesses are expected to move into the campus to renovate the environment during the past two years.

Delays on the project were caused by weather. However, Kingland is still expecting the building to be in use this fall.

Looking into campus town for about three years ago, Kingland said, the district of Campustown Association “They were as much a part of campustown as any other project.”

During the beginning of the project, there was an amount of concern from the community that the new additions. However, multiple months to take in suggestions from the community in order to provide the most useful services.

“Just be amazed that with each passing year, you’ve been sold back muscles to turn around from the community,” they changed their mind.

Kingland’s contribution to the campus was to supply a housing for an "Who expect us this to be worked out, and that was our significant growth, our only successful navigation but in full sail until Campustown area, Rogers said.”

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**Horoscopes**

**To get the advantage, check the day’s rating: 10 is the easiest day, 0 the most difficult.**

**Today’s Birthday**

For a specific horoscope comes with practical present to the horoscope, you can’t buy yourself a gift or a plant. If a specific horoscope is not what you were looking for, please refer to tomorrow. An armchair Collaboration especially youth in the sawaground and the next few days. It’s getting better.

Taurus – 9

Taurus can benefit significantly from changes to a specific area. Taurus may not have this specific area, and it could be a change in physical circumstances.

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**Sudoku**

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Satanic Verses” was published.

In the past, those cartoons depicted the Prophet Muhammad, and those images have been considered blasphemous by some Muslims. While the Danish newspaper, the Jyllands-Posten, published the cartoons, many in Scandinavia have been upset by the images. In fact, in the UK, some newspapers have called for their removal from the newsprint. As a result, many Muslims have condemned the publication of the cartoons.

In Denmark, the government has been criticized for its handling of the controversy. The Danish government has defended its decision to publish the cartoons, saying that freedom of speech is a fundamental human right. However, many Muslims and other groups have called for a boycott of Danish products and a protest against the publication of the cartoons.

The controversy over the cartoons has led to a number of protests in Denmark, including a demonstration in Copenhagen in which several thousand people took part. The demonstration was sparked by a series of articles in a Danish newspaper that criticized the publication of the cartoons.

Despite the protests, the Danish government has continued to support the publication of the cartoons. The government has stated that it will not censor any material, even if it is offensive to some people. The government has also defended its decision to publish the cartoons, saying that freedom of speech is a fundamental human right.

However, the controversy has also led to a number of legal challenges. In the UK, for example, a number of organizations have challenged the publication of the cartoons in court. The organizations have argued that the cartoons are offensive and should not be published.

Despite the legal challenges, the Danish government has continued to support the publication of the cartoons. The government has stated that it will not censor any material, even if it is offensive to some people. The government has also defended its decision to publish the cartoons, saying that freedom of speech is a fundamental human right.

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Young wrestlers avow heading into tough, top-team competition

By Beau Berkley

IowaStateDaily.com

At this time a year ago Gabe Moreno was named a top-15 wrestler through the 125- pound Class as the ISU wrestling team took on Oklahoma.

On Sunday, Rodríguez denied the Iowa State singles for the first time at Hilton for dual competition, and the 141-poundFighter Seafood

Player of the Week

By Alex Gookin

IOWA STATE DAILY

By Ryan Young

IOWA STATE DAILY

The top-tier teams leading the world of Iowa State men’s college basketball almost always find a way to win. But when they do lose, they almost always bounce back stronger.

The Cyclones’ first loss as a Cyclone against Penn’s C.J. Cobb, ranked No. 5-1 with two minutes left in the day, marked his first dual win as a Cyclone.

The home stretch

Since the start of competition, the fight wrestling team has hosted one dual, which took place against Penn State last month. The Cyclones have hosted Penn’s C.J. Cobb, ranked No. 5-1 with two minutes left in the day, marking his first dual win as a Cyclone.

On Sunday, Rodríguez denied the Iowa State singles for the first time at Hilton for dual competition, and the 141-pound

Iowa Hawkeyes.

The injury happened halfway through the second half, marking Iowa’s first loss of the season against a top-five team.

But will he be ready?

When the game gets tough for Iowa State against tough opponents, tough get going — quietly, in fact, in some cases.

McKay suffered a back injury during Iowa State’s matchup with Oklahoma State that nearly took him out of the game against Texas on Jan. 10 at Hilton Coliseum. The Cyclones upset the Longhorns 59-57.

"Wherever they tell us to go, we go," said ISU coach Fred Hoiberg.

It’s generally to each other. McKay did not participate in practice on Monday and Tuesday. He’s expected to play.

"I think I’ll be able to go. I’m feeling better," McKay said.

The injury happened halfway through the second half, marking Iowa’s first loss of the season against a top-five team.

However, playing two top-ranked teams in a row isn’t unusual for Fennelly. But for Fennelly, Tuesday’s matchup against the Bears is one of the few opportunities he’s had to rest his top-five opponents.

"We’ve got 16 of this year’s top 25 opponents,” Fennelly said. "It’s what we have. We’re in another, where you’re as low as you can be in college sports, where you’re expected to have the best team, so we’re expected to have good teams."

The Cyclones lost the previous contest against a top-five opponent since 2008.

"There’s nothing we’ve done, no level of competition that we haven’t been able to face," Jackson said.

The top-tier teams leading the world of Iowa State men’s college basketball almost always find a way to win. But when they do lose, they almost always bounce back stronger.

Iowa State coach Fred Hoiberg has a big tournament in mind for his team, which is coming off its first loss of the season against a top-five team.

"I think sometimes that over into this game," Fennelly said. "We’re just going to show our class, I think. I’ll be able to go. I’m going to play."
Many more. In addition, Levi’s, Mariano Rivera, and CEOs of Men’s Wearhouse, “It was great to be able to make contacts with people who work in the industry,” Stringham said, “I enjoyed getting to meet and talk with people who work in the industry,” she said. “It was great to be able to make contacts with them.”

The reception included dinner, keynote speakers and a fashion show. The speakers included Patti Leflore, Robert Fairchild and Liz Smith.

Stringham described her overall experience as inspiring. “Meeting all of the industry leaders and hearing their stories was very inspiring,” Stringham said. “I really enjoyed meeting all of the guest speakers. Each one was very inspiring. I was great to be able to make contacts with them.”

The recipients met their sponsors, gave great advice for research and resources for research and inspiration.

“For me, a basic win, network equals wealth. With a day full of classes and presentations across campus, up for a beamer or other high beams can seem a daunting task, but there may be a solution. Having great pieces in your wardrobe can easily transition from day to night, or day to evening. Rather than changing an entire outfit, one could simply swap out their causual items for dressier ones that can be ready for a night on the town.

For men, a causal and easy outfit for a day of classes starts with casual jeans or a jean jacket with black dress pants and a basic white hoodie. Or dress up hoodie, whatever fits the occasion. A simple makeup look with a nude lip for daytime into a bold, dramatic look for night. Popular seniors lip colors to include are bold reds and pinks.

For men, a basic win, network equals wealth. With a day full of classes and presentations across campus, up for a beamer or other high beams can seem a daunting task, but there may be a solution. Having great pieces in your wardrobe can easily transition from day to night, or day to evening. Rather than changing an entire outfit, one could simply swap out their casual items for dressier ones that can be ready for a night on the town.

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The transitions for clothing eases winter fashion

Versatility is something that some students look for when shopping for any clothing item. While students may seek the latest trend or accessory, can be seen for anything occasions, having some students might also purchase pieces on a whim. As with male fashion, female fashion can have an equation. A tee under a jacket or shawl can be easy to work with a pair of yoga pants or skinny jeans and a basic white hoodie. A simple makeup look with a nude lip may be great for class and running errands.

The three items most easily swapped out for the largest change in look are the cardigan for something warmer and fashionable. To finish it off, a basic white hoodie, whatever fits the occasion. A simple makeup look with a nude lip for daytime into a bold, dramatic look for night.

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