

## Part One

### Mechanics and Organization

- Writing is concise, well-organized, and uses appropriate terminology
- Writing is free of grammatical and mechanical errors
- Does not exceed two single-spaced pages.
- Cites sources within text and on a Works Cited page

### Content

- Describes the current trends in student loan debt among millennials
- Describes effects on millennial's homeownership rates, credit score, and overall standard of living
- Compares loan repayment plans, commenting on eligibility requirements, pros, and cons

## Part Two: Jessica

### Budget

- Neatly organized in a table
- Deducts taxes, living expenses, and emergency fund savings
- Uses an optimal loan repayment plan with accurate monthly payments and total loan payoff
- Prioritizes paying off high interest rate credit card**

### Post-mortem analysis

- Analyzes the borrower's decision-making
- Applies hindsight to determine what the borrower could have done differently
- Includes recommendations for what the borrower can change in the future

## Part Two: Sam

### Budget

- Neatly organized in a table
- Deducts taxes, living expenses, emergency fund savings, and **retirement savings**
- Uses an optimal loan repayment plan with accurate monthly payments and total loan payoff

### Post-mortem analysis

- Analyzes the borrower's decision-making
- Considers both costs and benefits of working a part-time job**
- Applies hindsight to determine what the borrower could have done differently
- Includes recommendations for what the borrower can change in the future

## Part Two: Zach

### Budget

- Neatly organized in a table
- Conservatively budgets for variable self-employed income**
- Deducts taxes, living expenses, emergency fund savings, and **retirement savings**
- Uses an optimal loan repayment plan with accurate monthly payments and total loan payoff

### Post-mortem analysis

- Analyzes the borrower's decision-making
- Applies hindsight to determine what the borrower could have done differently
- Includes recommendations for what the borrower can change in the future

## Part Three

### Budget

- Neatly organized in a table
- Deducts taxes, living expenses, emergency fund savings, and retirement savings
- Includes estimated student loan debt balance upon graduation
- Uses an optimal loan repayment plan with accurate monthly payments and total loan payoff

### Pre-mortem analysis

- Self-analysis of student's education, career, and borrowing decisions
- Uses **prospective hindsight** to determine specific problems that could impact long-term goals
- Discusses actions and behaviors to minimize or prevent these problems