

Questions 1–4 refer to the following article.

Rising Student Debt in America

Nearly two-thirds of four-year college students in the United States borrow thousands of dollars each year to pay for their education. Some carry more than \$100,000 in debt. And most are still repaying their loans years after graduation.

Student advocacy groups say the average debt carried by public and private university graduates has more than doubled in the past decade—from about \$9,000 to nearly \$19,000. Accounting for inflation, this represents an increase of 58 percent.

Analyst Jacqueline King of the American Council on Education says the numbers vary depending on several factors. “For bachelor’s degree recipients, about 60 percent of students graduate with debt and the median amount is about \$16,000. For graduate students, it varies tremendously according to the type of degree. Students with master’s degrees leave with median debt levels of about \$25,000,” says King.

Many professional graduate students carry even larger loans. The median debt for medical students is about \$115,000, and more than one-third of medical students owe between \$150,000 and \$200,000 by the time they graduate.

Most students who borrow pay back their loans within 10 years. By most estimates, only about 6 percent default on their payments. But Mark Kantrowitz, publisher of FinAid.org, an independent financial aid and college resource Internet site, says growing numbers of low-income students who typically take out large loans are struggling to repay their debts.

“The number of students who borrow more than \$40,000 is on the order of about 7 percent these days. And that’s starting to get into the problematic area. If you borrow more than twice your expected starting salary, then you are definitely going to have financial difficulty,” says Kantrowitz. “Another issue with regard to low-income students is that the need to take out a large loan has a chilling effect on their enrollment in higher education. If someone told you that you have to borrow more than your parents earn in a year to pay for your college education, you would think twice about going to college.”

1. What is the main idea of this article?
 - (A) The debt incurred by U.S. university students has been increasing.
 - (B) People in the U.S. are not attending university because of the high cost.
 - (C) Lenders are restricting the money available to U.S. university students.
 - (D) Students with advanced degrees face the highest levels of debt.

2. Which group has the most problems with student debt?
 - (A) Medical students
 - (B) Private university students
 - (C) Students from low-income backgrounds
 - (D) Master's degree students

3. How much has individual student debt increased in the last 10 years?
 - (A) It has increased \$28,000.
 - (B) It has more than doubled.
 - (C) It has increased by two-thirds.
 - (D) It has increased \$16,000.

4. What does the article say is a problem faced by low-income students?
 - (A) They have financial difficulty during university.
 - (B) They usually default on their loans after graduating.
 - (C) They are not given loans due to their low incomes.
 - (D) They do not enroll in university due to the high debt they would incur.