

Disclosure Statement: Sandra E. Black

“Taking It to the Limit: Effects of Increased Student Loan Availability on Attainment, Earnings,
and Financial Well-Being”

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1. Sources of financial support for the research.

I have received financial support from the Research Council of Norway through its Centres of Excellence Scheme, FAIR project No 262675.

2. Each interested party from whom he or she has received significant financial support, summing to at least \$10,000 in the past three years, in the form of consultant fees, retainers, grants and the like.

I have not received financial support from interested parties.

3. Each author should disclose any paid or unpaid positions as officer, director, or board member of relevant non-profit organizations or profit-making entities. A “relevant” organization is one whose policy positions, goals, or financial interests relate to the article.

I am a member of the Executive Committee for the American Economic Review.

4. The disclosures required above apply to any close relative or partner of any author.

No spousal or family-related potential COIs.

5. Each author must disclose if another party had the right to review the paper prior to its circulation.

This project uses restricted-use data provided by the Federal Reserve Board and the Texas ERC and thus requires a review of the findings prior to release to ensure that confidential information is not disclosed.

6. IRB Approval

This project was ruled Not Human Subjects Research by Institutional Review Boards as the identifiers are masked.