

60-Second Undue Hardship Quiz

Name: _____

Email: _____

Check all that apply:

- I have no money left over each month to pay my student loans
- My money problems aren't going to get any better in the future
- If I ever had extra money, I put it toward my student loans
- I can't take on roommates to increase my income
- My student loans are so large I will never pay them off
- I can't decrease my monthly budget in any way
- I don't spend money on alcohol or drugs
- I don't spend money on cable TV or new clothes
- I don't spend money on tanning salons or gyms
- I don't spend money on the internet or subscription games
- I contribute nothing towards retirement and have no savings
- I haven't paid for any vacations after borrowing my student loans
- I don't drive a luxury car or sports car
- My phone plan is the cheapest my carrier offers
- I have a serious health problem
- I have dependents
- my child has a serious health problem
- I never got a college degree

- My school closed down
- I don't have any special job skills
- I work full time or am on disability
- I can't find a job that will pay more money
- I'm over age 55
- I don't qualify for any job training programs
- I don't own anything that I could sell to help pay my student loans
- My rent and monthly expenses continue to increase
- I've looked for better paying jobs out of town
- Every person who lives with me works as much as they can (if any)
- I'm willing to move cities to find a higher paying job
- My ADD makes it hard for me to concentrate
- I'm not expecting any inheritance or gifts in the future
- I've done my best to increase my income and decrease my expenses
- I've applied for income driven repayment on all my student loans
- I've paid at least something on my student loans
- I borrowed my student loans over 10 years ago
- I haven't repaid other debts instead of my student loans