Thais Nunez

Annotated Bibliography

1. Student loans and racial disparities in self-reported sleep duration: evidence from a nationally representative sample of US young adults
   1. Walsemann, K., Ailshire, J., & Gee, G. (2016). Student loans and racial disparities in self-reported sleep duration: Evidence from a nationally representative sample of US young adults. *Journal of Epidemiology and Community Health (1979-),* *70*(1), 42-48. Retrieved April 27, 2020, from [www.jstor.org/stable/44017664](http://www.jstor.org/stable/44017664)
   2. This journal article is mainly about an experiment taken on different groups of students. They take tally on how many students take out loans and how there are ones more affected by it. In the article, it is said that black students are most likely to take more loans out compared to white people. Latinos are less likely to take out loans. However, what was interesting about this article as well was that they also compared sleep schedules and it is shown that black students are least likely to get sleep trying to keep up with what is required of them.
2. Student Loans Repayment and Recovery: International Comparisons
   1. Shen, H., & Ziderman, A. (2009). Student Loans Repayment and Recovery: International Comparisons. *Higher Education,* *57*(3), 315-333. Retrieved April 28, 2020, from [www.jstor.org/stable/40269125](http://www.jstor.org/stable/40269125)
   2. On this source, the author is speaking about student loan schemes. They speak about the recovery rate, but also explain how many people are made into paying back more than what is requested. There are also charts showing the differences between states and countries.
3. 5 How Are Student Loans Impacting Borrowers and the Economy? (Book)
   1. Akers, B., & Chingos, M. (2016). How Are Student Loans Impacting Borrowers and the Economy? In *Game of Loans: The Rhetoric and Reality of Student Debt* (pp. 85-99). PRINCETON; OXFORD: Princeton University Press. doi:10.2307/j.ctt1wf4cnf.8
   2. This source explains how it affects different people in different structures because of how much it is required. It also shows how people take less initiative in their lives and settle back for what is given. They are less entrepreneurship people now a days because of the amount of debts on them.