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**Instructions**: Swap out your information for what is currently in this grid, and delete the things that are not necessary (like examples but keep “Main Idea/Theme #s). In other words, make this YOUR document. Consider how the sources you selected for your literature review connect thematically to help you to answer your research question. The boxes will expand to fit what you type in them.

**Literature Review Grid**

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| How do student loans make an impact on economic status? |
| Sources: | Title and Author of Source (EXAMPLE COLUMN) | Student loans and racial disparities in self-reported sleep duration: evidence from a nationally representative sample of US young adults: K. Walsemann, J. Ailshire, G. Gee  | Student Loans Repayment and Recovery: International Comparisons: H. Shen, A. Ziderman   | 5 How Are Student Loans Impacting Borrowers and the Economy?: B. Akers, M. Chingos  |
| Main Idea/Theme #1:(Example: Cause of Issue\*): | Write what each source has in relation to your main themes in these boxes (You may not have information for every box based on your themes/ideas) | The journal article talks about different groups in an experiment involving student loans and health. One of the main points were how black students take out more loans than any other in the student body and it comes with consequences. Black students are prone to sleep less because they would have to work the hardest in school and work as well to pay the loans back.   | This source mainly speaks about loan schemes and usually what people are tricked into. Not a lot of people would receive the entire information that they need and sign into something that does not benefit them.  | People are gravely affected by loans. They are less motivated to continue and do something different with their lives.  |
| Main Idea/Theme #2: (Example: Why this issue matters/who is most affected): |         | White students are the second likeliest to take out loans but are not forced to work extra hard as the blacks to pay back the loans. | The recovery rate for these loans is very low because these people that take out loans usually have to pay back double of what they took out.  | People are less likely to become a better version of themselves due to the affect of the loan sin their lives.  |
| Main Idea/Theme 3#: (Example: Recognize this is a problem OR Present a solution to the problem): |   | Latinos are less likely to take out loans considering there are many scholarship that benefit them and they also tend to receive more aid because of living situations.  | Usually people would let their loans pile up and their credit would run bad. Many people would just let the loan rise and not pay it because they do not have the capacity to pay it back. | People unfortunately do not have the chance to better their lives because of what student loans do to them.  |
| What is MOST useful from this source? Does it agree with any other sources? | Provide any additional analysis of sources: do any cover all 3 themes? Does one source only cover one theme, but has a very strong/effective argument? | The analysis of this source helps people see the connection between everyday life and student loans in a student’s life. The most important information from this source is that black students will always be at a disadvantage because they will always have to work twice as hard to stay qualified for the loan and work as hard to have to pay back the loan. | The most useful information from this article is that people around the world have this problem. A lot of people do not recover from loans.  | The chapter of this book helps people bring awareness of struggles of student loans and how people just have a negative outlook on life after they take out their loans.  |
| (Give a general summary of sources here) | (Summarize here)This will provide a general, overall idea of your source’s main argument | This source helps compare all the parties and how they are affected by student loans in their lives and how they have to work twice as hard to keep up with the loans.  | A general summary is that people do not recover from student loans at times.  | This chapter speaks about individual’s habits and lowered aspirations in life after knowing student loans will be taking more money than they make themselves.  |
| (Now link all of the theme summaries from above together—this should get you closer to a working thesis on your topic aka “the answer to your research question”)Student loans takes a negative impact in the lives of individuals all around the world and unfortunately changes their views about their life and aspirations because they cannot recover from the financial sufferage.  |

\*Note that I have provided you with example themes. These themes WILL NOT apply to every topic, and you should come up with themes relevant to your research using the techniques we practiced in class.