

### Student Loans

What sorts of things should you spend your **maintenance loan** on?

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There's quite a few different reasons as to why you may be able to reduce the cost of your student loan. Can you remember any of the reasons as to why you could get a discount?

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Your tuition fee pays for a number of things on your course and during your time in Higher Education. On the left, list things that it **does** pay for. On the right, list things it **does not** pay for.

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### Personal Loans

What do we mean when we talk about 'interest' and 'interest rates' when we discuss loans?

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There were loads of things to think about when it comes to taking out a loan. List **two**, and **explain** why they are important to consider.

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There's many good reasons to take out a loan. But can you think of an example where it's perhaps best not to take out a loan? Why?

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### Pensions

What is a pension?

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Putting money aside for your pension is important. Explain two reasons why it is.

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Finally, what's the difference between the State Pension and your pension scheme?

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