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THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

## Why Tick-Tock and not Tock-Tick?

The English language is weird. It has borrowed a lot from other languages and basically ignores any of their rules. English has a lot of its own rules that it doesn't follow. One it does often follow is ablaut, or vowel gradation.

What does that even mean? We've all sort of agreed that if there are three words with different vowels, I goes first, then A, followed by O. With two words, I is still first followed by A or O.

Ping pong, tick-tock, chit-chat, mish-mash, are all examples.

But some phrases break this rule. That's because they're following a different rule: adjective order.

1. Opinion - weird, lovable, etc.
2. Size - big, small, short, tall, etc.
3. Age - young, old, etc.
4. Shape - round, oval, triangular, etc.
5. Color - any color
6. Origin - could be a country, city, or made-up place
7. Material - silk, plastic, wool, etc.
8. Type - bread-like, oval-shaped, etc.
9. Purpose - cleaning, cooking, etc.



An example would be "The cute, orange, Canadian, curling broom," all of which describes the broom.

There are other rules too, like the "kind of" rule: it's why we call paintings 'still lifes' and not 'still lives' the painting is not a kind of life, but a kind of painting.

English is a weird language with weird rules. Hopefully, this helps you on your next writing assignment—get those good grades!

# What Type of Student Loan Are You?

Not all student loans are the same. And if you're thinking about college, you should probably start to figure out financing. Student loans are probably going to be part of that.

There are two main types of student loans and a third that comes in later. Private loans and federal loans are the two you'll need to sort out first. After you graduate, there is student loan refinancing. So what's the difference?

**Federal loans.** There are a few types of federal loans.



Subsidized loans are for undergrads with financial need; the government covers the interest payment while you're in school, during the grace period, and if you pause payment.

Unsubsidized loans don't require you to show financial need. Anyone can apply for them, and they're open to both undergrad and graduate-level students. All the interest is paid by you.

There are also PLUS loans. These are like unsubsidized loans but have higher interest rates and require a credit check or co-signer.

**Private loans** are through private lenders—your credit union, for example. Private loans can be used for a greater range of things compared to federal loans.

Private loans can be used for things like exam prep, coding bootcamps, and by international students (a group restricted from federal loans).

**Refinance loans** are through private lenders. The lender pays off the original loan and offers you a better interest rate and a new payment schedule. You'll need good credit to do this, so be careful. It can save you a lot of money.

And there you have it, a quick primer on student loans.