There are many reasons why a cookie could not be set correctly. Below are the most common reasons:

- You have cookies disabled in your browser. You need to reset your browser to accept cookies or to ask you if you want to accept cookies.
- Your browser asks you whether you want to accept cookies and you declined. To accept cookies from this site, use the Back button and accept the cookie.
- Your browser does not support cookies. Try a different browser if you suspect this.
- The date on your computer is in the past. If your computer's clock shows a date before 1 Jan 1970, the browser will automatically forget the cookie. To fix this, set the correct time and date on your computer.
- You have installed an application that monitors or blocks cookies from being set. You must disable the application while logging in or check with your system administrator.

**Why Does this Site Require Cookies?**

This site uses cookies to improve performance by remembering that you are logged in when you go from page to page. To provide access without cookies would require the site to create a new session for every page you visit, which slows the system down to an unacceptable level.

**What Gets Stored in a Cookie?**

This site stores nothing other than an automatically generated session ID in the cookie; no other information is captured. In general, only the information that you provide, or the choices you make while visiting a web site, can be stored in a cookie. For example, the site cannot determine your email name unless you choose to type it. Allowing a website to create a cookie does not give that or any other site access to the rest of your computer, and only the site that created the cookie can read it.

Student loans can be a form of “good debt”—an investment in an education that would otherwise be unattainable. It often pays off: Workers with a college degree tend to earn about $20,000 more than those with a high school education each year. Borrow Wisely. Before getting into the details, it’s worth mentioning that you don’t have to borrow, and the more you borrow, the harder it is to repay. It may be hard for you to imagine what life is like with student loan payments, and those loans are the key to a brighter future. But student loan debt is also a serious burden that can plague you for life.