

Special Issue

Global Perspectives on Loan Debt Issues and Risks

Message from the Guest Editors

This Special Issue aims to explore research topics related to student loans from the perspectives of various countries. We invite scholars and practitioners from a broad range of geographical and disciplinary backgrounds to shed light on the multifaceted nature of student loans. The topics of interest include the psychological and economic impacts of student loan debt on individuals and households, the affordability of higher education and debt management, and behavioral finance aspects of student loan acquisition and repayment. Other areas include financial education in managing student loans, the securitization and sustainability of student loans, the risks of student loan default, including the consequences for borrowers and the broader financial system, and outcomes for individuals who successfully navigate repayment. We encourage studies that provide international comparisons and cross-border insights, uncovering common patterns, shared challenges, and innovative solutions. Submitted papers must advance student loan research, offering theoretical, empirical, and practical insights valuable to policymakers, educators, lenders, and households.

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Researchers are most welcome to contribute original research articles or comprehensive review papers for consideration and publication in *Journal of Risk and Financial Management (JRFM)*, an on-line, open access journal. *JRFM* adheres to rigorous peer-review as well as editorial processes, and publishes high quality manuscripts that address theoretical, practical and empirical issues in analysing real life financial data. The goal of *JRFM* is to enable rapid dissemination of high impact research to the scientific community.

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