

| Amount Originally Borrowed | Years in Repayment Until Any Remaining Student Debt is Canceled  |
|----------------------------|--|
| \$12,000 or less           | 10   |
| \$12,001 to \$13,000       | 11   |
| \$13,001 to \$14,000       | 12   |
| \$14,001 to \$15,000       | 13   |
| \$15,001 to \$16,000       | 14   |
| \$16,001 to \$17,000       | 15   |
| \$17,001 to \$18,000       | 16   |
| \$18,001 to \$19,000       | 17   |
| \$19,001 to \$20,000       | 18   |
| \$20,001 to \$21,000       | 19   |
| \$21,001 to \$22,000       | 20   |
| \$22,001 to \$23,000       | 20 (for borrowers with only undergraduate loans),<br>21 (for borrowers with at least one loan for graduate school) |
| \$23,001 to \$24,000       | 20 (for borrowers with only undergraduate loans),<br>22 (for borrowers with at least one loan for graduate school) |
| \$24,001 to \$25,000       | 20 (for borrowers with only undergraduate loans),<br>23 (for borrowers with at least one loan for graduate school) |
| \$25,001 to \$26,000       | 20 (for borrowers with only undergraduate loans),<br>24 (for borrowers with at least one loan for graduate school) |
| \$26,001 or more           | 20 (for borrowers with only undergraduate loans),<br>25 (for borrowers with at least one loan for graduate school) |

# Student Loan Repayment Today

**Julia Schneider**



## **Student Loan Repayment Today:**

**Federal student loan repayment program OPM could build on its efforts to help agencies administer the program and measure results : report to congressional requesters. , Student loan programs as federal costs of loan consolidation rise, other options should be examined. , Federal Direct Student Loans United States. Congress. Senate. Committee on Labor and Human Resources,1992 This document provides testimony prepared statements articles publications and other materials concerning the issue of augmenting current student financial assistance programs with the addition of direct student loans Self Reliance Loans and examines responsible ways in which the federal government should move in this direction Among the persons providing testimony are the following U S Senators Bill Bradley New Jersey Edward M Kennedy Massachusetts Orrin G Hatch Utah Nancy Landon Kassebaum Kansas Paul Simon Illinois Strom Thurmond South Carolina and Daniel K Akaka Hawaii and U S Representative Thomas E Petri Wisconsin Additional witnesses giving testimony or prepared statements include among others John Silber president Boston University Massachusetts Father William J Byron president The Catholic University Washington D C Barry Bluestone professor of political economy University of Massachusetts Boston Massachusetts Roxie LaFever vice president financial aid University of Phoenix Phoenix Arizona and Elizabeth M Hicks coordinator of financial aid Harvard University Cambridge Massachusetts Materials presented include Concerns and Unanswered Questions Regarding Income Dependent Education Assistance IDEA aka Self Reliance Loans and a copy of a discussion draft of a bill to amend Part D of Title IV of the Higher Education Act of 1965 to provide for income dependent education assistance GLR Student Loan Repayment Guide Colorado Student Loan Program,2001 **National Audit Office - Department for Business, Innovation and Skills: Student Loan Repayments - HC 818** Great Britain: National Audit Office,2013-11-28 Until the Department for Business Innovation and Skills BIS has a robust strategy for maximizing the collection performance of student loans and improves its information on borrowers it will not be well placed to secure value for money BIS forecasts that the total value of outstanding student loans will increase from 46 billion in 2013 to approximately 200 billion by 2042 in 2013 prices The number of borrowers due to repay is projected to increase from 3 million in 2012 13 to 6 5 million by 2042 The loan book is therefore becoming a substantial public asset BIS and its collection partners HM Revenue Customs and the Student Loans Company SLC work together in a joined up way In 2012 13 they collected 1 4 billion in student loan repayments at a cost of 27m BIS needs to make better use of data to support its collection strategy and improve its understanding of where it could invest to maximise the collection value of the loan book In designing how student loans would work BIS anticipated that a proportion of the loans would not be repaid However BIS has not set an annual target for the amount to be collected because repayments are affected by graduate earnings and economic factors outside its direct control Annual repayment forecasts are consistently higher than amounts collected While many borrowers may not be in employment BIS and the SLC have carried out little analysis to establish how many may be working overseas**

or the level of repayments that may be missed      *Family Background and University Success* Claire Crawford, Lorraine Dearden, John Micklewright, Anna Vignoles, 2017 The volume examines why young people from poorer families are less likely to go to university than their counterparts in richer families the impact of the 2006 and 2012 reforms who does best at university once they are there and who succeeds in the labour market following graduation      Characteristics Associated with the Loan Repayment Behavior of National Direct Student Loan Borrowers Timothy Nash Fast, 1985      **Princeton Alumni Weekly** ,1982      *Indiana Teacher Shortage Financial Assistance Fund and the Indiana Educational Loan Repayment Assistance Fund* ,1985      Exit Counseling ,2007      **Time** Briton Hadden, Henry R. Luce, 1983      USA Today ,1998      Congressional Record United States. Congress, 2007      *Consumer Bankruptcy Law and Practice* Henry J. Sommer, 2006      **ACT, American College Testing Program** Joan U. Levy, Norman Levy, 1994 Up to date totally comprehensive and specially designed by respected ACT coaches this is the ideal guide to this challenging college entrance test which now rivals the SAT in importance Features include four full length practice tests with detailed explanatory answers in depth review of all subjects tested Test Busters and a special section on college financial aid Line drawings diagrams      **ACT** Joan U. Levy, Norman Levy, 1995-06 Offers four full length sample tests with detailed answers strategies for test taking and a review of all subjects tested      **Official Report of the Debates of the House of Commons** Canada. Parliament. House of Commons, 2005-02      **House of Commons Debates, Official Report** Canada. Parliament. House of Commons, 1998      *Press Summary - Illinois Information Service* Illinois Information Service, 1992      *Student Lawyer* ,2005

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