

## Student Loan Debt

The table below lists the Monthly Payment on the Average Student Loan Debt over several years since 2000. The monthly payment is based on a repayment term of 10 years and an interest rate of 5%. Complete the table by calculating the Total of Payments and the Total Interest Paid over the life of the loan.

**Total of Payments = Monthly Payment × Number of Payments**

**Total Interest Paid = Total of Payments — Amount Borrowed**

Year	Student Loan Debt in Trillions	Average Student Loan Debt	Monthly Payment	Total of Payments	Total Interest Paid
2000	0.20	\$17,297	\$183.46	\$22,015.38	\$4,718.38
2005	0.39	\$19,669	\$208.62	\$25,034.43	\$5,365.43
2010	0.86	\$21,860	\$231.86	\$27,823.11	\$5,963.11
2015	1.32	\$29,144	\$309.12	\$37,094.08	\$7,950.08
2020	1.69	\$36,510	\$387.25	\$46,469.42	\$9,959.42
2021	1.73	\$37,113	\$393.64	\$47,236.91	\$10,123.91
2022	1.75	\$37,575	\$398.54	\$47,824.94	\$10,249.94
2023	1.77	\$37,718	\$400.06	\$48,006.95	\$10,288.95

During President Biden's election campaign, he promised to forgive billions of dollars in student loan debt.

Do you believe student loan debt should be forgiven? Yes    No

Explain your reasons.

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**Tom Meltzer**

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