

| 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 Prices

**Philip G. Schrag**

## **Student Loan Repayment Prices:**

*Higher Education, Higher Cost and Higher Debt* United States. Congress. Senate. Committee on Health, Education, Labor, and Pensions,2008    **House of Commons - Committee of Public Accounts: Student Loan Repayments - HC 886** Great Britain: Parliament: House of Commons: Committee of Public Accounts,2014-02-14 There is at present around 46 billion of outstanding student loans on the Government's books and this figure is set to rise dramatically to 200 billion by 2042 in 2013 prices By 2042 there will be an estimated 6.5 million borrowers of student loans At the same time estimates for the amount of loans that will not be repaid are also rising and the Government assumes that 35-40% of outstanding loans will never be repaid That is some 16 billion to 18 billion on the current debt of 46 billion and 70 billion to 80 billion on the estimated value of student loans by 2042 The Department for Business Innovation Skills the Department is not doing enough to secure value for money from its collection arrangements The Department is unable to accurately forecast student loan repayments and does not have a sufficient understanding of the likely future cost of non repayment to the taxpayer The Student Loans Company is not doing enough to ensure that it identifies and collects all the repayments due given the substantial size of the financial assets involved and will need to demonstrate value for money from the proposed sale of the student loans book    [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    *Resources in education* ,1983-09

[Kiplinger's Personal Finance](#) ,2004-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics    [Financing Higher Education Worldwide](#) D. Bruce Johnstone,Pamela N. Marcucci,2010-06-07 Examines the universal phenomenon of cost

sharing in higher education where financial responsibility shifts from governments and taxpayers to students and families  
Growing costs for education far outpace public revenue streams that once supported it Even with financial aid and  
scholarships defraying some of these costs students are responsible for a greater share of the cost of higher education Shows  
how economically diverse countries all face similar cost sharing challenges While cost sharing is both politically and  
ideologically debated it is imperative to implement it for the financial health of colleges and universities From publisher  
description Student loan basics-- and more! ,1991 National Tax Journal ,1997 **Standard & Poor's Fixed Income**  
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The SP fixed income investor **Student Loans Schemes in the Republic of Korea** Anna Kim,Young Lee,2003

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Bittinger,Ellenbogen,2003-07 **The Value Line Investment Survey** ,2006 Kiplinger's Personal Finance ,2004

**Annual Report** Board of Governors of the Federal Reserve System (U.S.),2011 **Policy Options for Student Loans**  
**Schemes** Adrian Ziderman,2004 Student Loans in Higher Education Maureen Woodhall,1990 The Law Students'  
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