

| 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 Price

**Lana J. Chandler, Michael D. Boggs**



## **Student Loan Repayment Price:**

### **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

### **Resources in Education** ,2000-04      *Student Loans* Joan Payne,Claire Callender,Policy Studies Institute,1997

*Repay As You Earn* Philip G. Schrag,2002 Annotation Provides a guide for financial aid advisors and graduate students to help them understand who can benefit by electing to use the current income contingent plan and how that plan can be improved      **Student loan basics-- and more!** ,1991      **Student Loans Schemes in the Republic of Korea** Anna

Kim,Young Lee,2003      *Student Loan Debt Management Guide* ,1990      Annual Financial Report of the State of Hawaii for the Fiscal Year Ended June 30... Hawaii. Department of Accounting and General Services,1975      *Resources in Education* ,1995      **Statistics of Education** ,1995      **The Student Loan Handbook** Lana J. Chandler,Michael D. Boggs,1990

*Policy Options for Student Loans Schemes* Adrian Ziderman,2004      Student Loans for Higher Education Charlene Wear Simmons,2008 Describes federally subsidized and guaranteed loans examines private student loan industry and discusses issues relating to student debt and financial counseling Also covers loan practices that have led to allegations and findings of fraud and abuse as well as recent federal and state legislative and administrative responses      **Standard & Poor's Fixed**

**Income Investor** Standard and Poor's Corporation,1978-07 Includes indexes and other supplementary materials which may have title The SP fixed income investor      **The Accountants' Students' Journal** ,1884      **Federal Student Loans**

**Revisited** Lydia N. Vedmas,2005 Title IV of the Higher Education Act HEA authorises the major federal student aid programs including the student loan programs which are the largest source of aid for students In FY2000 the Federal Family Education Loan FFEL programs and the Federal Direct Student Loan DL program supported an estimated 33.1 billion in new loan volume Several types of loans are available Federal need based subsidised Stafford loans under which the government pays the interest while the borrower is in school a grace period of deferment unsubsidised Stafford loans Federal PLUS loans

for parents of undergraduate students and Federal Consolidation loans Overall student loan volume has been increased in recent years from 24 billion in FY1994 to 33 billion in FY2000 The number of loans being made has increased over the same period going from 6 483 000 to 8 618 000 The average amount that individual students are borrowing in any given year has not increased as dramatically This new book examines important issues related to this cornerstone of American higher education

**Standard & Poor's Stock Reports** ,2011-03      **United States Code Service, Lawyers Edition** United States,1936      **OECD Reviews of Tertiary Education Tertiary Education for the Knowledge Society** Paulo Santiago,2008-09-22 Tertiary education policy is increasingly important on national agendas The widespread recognition that tertiary education is a major driver of economic competitiveness in an increasingly knowledge driven global economy has made high quality tertiary education more important than ever The imperative for countries is to raise higher level employment skills to sustain a globally competitive research base and to improve knowledge dissemination to the benefit of society Tertiary Education for the Knowledge Society provides a thorough international investigation of tertiary education policy across its many facets governance funding quality assurance equity research and innovation academic career links to the labour market and internationalisation The report presents an analysis of the trends and developments in tertiary education a synthesis of research based evidence on the impact of tertiary education policies innovative and successful policies and practices that countries have implemented and tertiary education policy options The report draws on the results of a major OECD review of tertiary education policy the OECD Thematic Review of Tertiary Education conducted over the 2004 08 period in collaboration with 24 countries around the world FURTHER READING A companion series OECD Reviews of Tertiary Education offers an in depth analysis of tertiary education policies in each of the 14 countries which opted for a country review China Croatia Czech Republic Estonia Finland Iceland Japan Korea Mexico the Netherlands New Zealand Norway Poland and Spain [www.oecd.org/edu/tertiary/review](http://www.oecd.org/edu/tertiary/review)      *The College Board Review* ,1975

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