



The School University

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Student Loan Repayment Calculator

Loan amount	\$10,000.00	Total loan amount	\$10,000.00
Loan term (in months)	24	Monthly loan amount	\$475.00
Annual interest rate	0.00%	Monthly fee	\$4.17
Annual loan fee	\$00.00	Total monthly payment	\$479.17
Other cost (off fee)	\$000.00		

No	Outstanding loan	Principal paid	Interest paid	Loan Repayment	Loan fee
1	\$9,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
2	\$8,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
3	\$7,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
4	\$6,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
5	\$5,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
6	\$4,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
7	\$3,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
8	\$2,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
9	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$4.17
10	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
11	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
12	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
13	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
14	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
15	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
16	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
17	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
18	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
19	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
20	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
21	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
22	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
23	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17
24	\$0.00	\$0.00	\$0.00	\$0.00	\$4.17

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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

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