

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), 21 (for borrowers with at least one loan for graduate school)
\$23,001 to \$24,000	20 (for borrowers with only undergraduate loans), 22 (for borrowers with at least one loan for graduate school)
\$24,001 to \$25,000	20 (for borrowers with only undergraduate loans), 23 (for borrowers with at least one loan for graduate school)
\$25,001 to \$26,000	20 (for borrowers with only undergraduate loans), 24 (for borrowers with at least one loan for graduate school)
\$26,001 or more	20 (for borrowers with only undergraduate loans), 25 (for borrowers with at least one loan for graduate school)

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Yicheng Fang



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planning and career exploration Along with state and national scholarship opportunities and advice on campus visits applications and interviews **Education Statistics Quarterly** ,2005 *United States Code* , **How to Wipe Out Your Student Loans and Be Debt Free Fast** Martha Maeda,2009 According to a recent study by the National Center for Education Statistics an estimated 65 percent of recent college graduates are burdened by student loans Although the average debt is 19 000 loans can exceed 50 000 and may be much higher for those who attend graduate school law school or medical school Many students faced with the task of repaying such a large amount of money become overwhelmed merely thinking about it But using this new book you can learn how to eliminate your student loans and be debt free In this exhaustively researched book you will learn everything you need to know about student loans including grace periods deferment forbearance interest rates co signors exit counseling prepayment discharges cancellation default and much more You will create a repayment schedule understand the various repayment options such as graduated repayment level repayment income sensitive repayment extended repayment serialization and income contingent repayment and be able to choose the appropriate plan for your unique situation Additionally you will learn how to save money through consolidation how to secure the best interest rate how consolidating can improve your credit score how to use lender incentive programs to save money and how to lower interest rates Whether you are a current student looking to get a jumpstart on repayment or you are a recent graduate trying to wade through the letters you are receiving from your lenders and consolidation companies **How to Wipe Out Your Student Loans and Be Debt Free** will be an indispensable companion Atlantic Publishing is a small independent publishing company based in Ocala Florida Founded over twenty years ago in the company president s garage Atlantic Publishing has grown to become a renowned resource for non fiction books Today over 450 titles are in print covering subjects such as small business healthy living management finance careers and real estate Atlantic Publishing prides itself on producing award winning high quality manuals that give readers up to date pertinent information real world examples and case studies with expert advice Every book has resources contact information and web sites of the products or companies discussed **Higher Education Loan Programs** United States. Congress. House. Committee on Education and Labor. Special Subcommittee on Education,1974

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