

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)

Student Loan Repayment 2025

J.K. Lasser Institute



Student Loan Repayment 2025:

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