

# Getting Ahead on Student Loan Repayment



## College Grad A

Name: Aleece  
 Job Hire Date: October 2015  
 Starting Annual Salary: \$48,127  
 Student Debt Total: \$36,168



## College Grad B

Name: Blake  
 Job Hire Date: October 2015  
 Starting Annual Salary: \$48,127  
 Student Debt Total: \$36,168



"College Grad A," Aleece, and "College Grad B," Blake, get hired for their first job after college, both starting in November 2015 at the 2014 national **starting salary for college graduates of \$48,127**. They both have **\$36,168 in student loan debt**, right around the current **national student debt average of over \$35,000**.

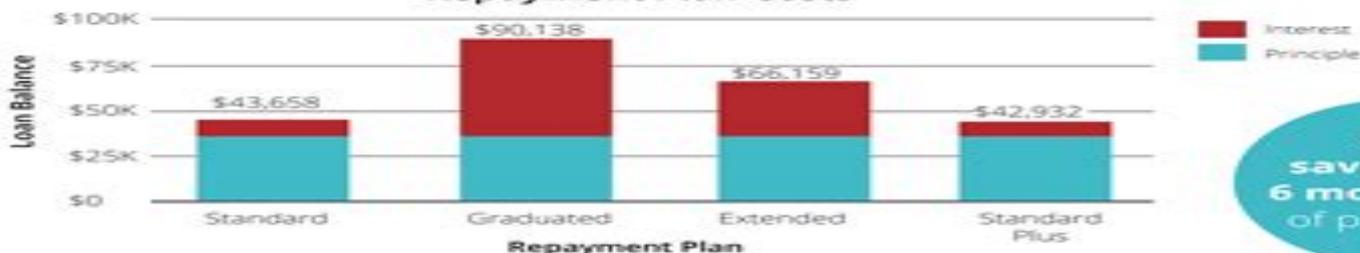
Both Aleece and Blake think they are aware of their financial situation, but only Aleece uses the iontuition platform for student loan management to layout her entire budget, including her student loan debt.

Aleece uses iontuition to import her student loan details and all of her other monthly bills. With her proper planning, she see that she has extra wiggle-room in her budget to afford to pay an additional \$40 per month to outstanding debt. She uses this money to make an additional payment to her student loan's Standard Repayment plan.



REPAYMENT PLAN	MONTHLY PAYMENT	TOTAL MONTHLY PAYMENT	TOTAL REPAYMENT AMOUNT	SAVINGS COMPARED TO STANDARD REPAYMENT	ESTIMATED FINAL PAYMENT DATE
Standard Repayment	\$546	\$586	\$43,658	\$0	June 2022
Graduated	\$350-1,049	\$390-1,089	\$90,138	-\$46,480	Oct. 2025
Extended	\$245	\$285	\$66,159	-\$22,501	April 2038
Standard Plus	\$586	\$626	\$42,932	\$726	Dec. 2021

Repayment Plan Costs



**\$726**  
 savings and  
 6 months  
 less  
 of payments!

Assuming Aleece sticks to the Standard Plus plan and makes no other additional payments, her use of iontuition helps her save a total of **\$726** and complete her loan payoff in **December 2021** instead of in June 2022 or later with other repayment plans.



Blake doesn't use the budgeting tools he needs to help map out his potential success, so he doesn't realize that he, too, can afford to pay a little extra towards his student loan.

Assuming Blake sticks to a Standard Repayment plan and makes no other additional payments, he will complete his loan payoff in June 2022, six months after Aleece completes hers because he didn't use the management tools he needed to see what his financial success could have been.

# Student Loan Repayment Ideas Setup

**Ian Pickup**



## **Student Loan Repayment Ideas Setup:**

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**Student Loan Debt Management Guide** ,1990      *Resources in Education* ,1998-10      *Nomination* United States. Congress. Senate. Committee on Labor and Human Resources,1993      **Student loan basics-- and more!** ,1991

**Legislative Calendar** United States. Congress. House. Committee on Education and the Workforce,2006

*Mainstreaming Science and Mathematics* Charles R. Coble,Paul B. Hounshell,Anne H. Adams,1977      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

School Activities ,1959    **MEED.** ,1980-10    **Journal of Public Policy & Marketing : JPP&M** ,1995  
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