

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 Usa

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United States Code United States, 2013 The United States Code is the official codification of the general and permanent laws of the United States of America The Code was first published in 1926 and a new edition of the code has been published every six years since 1934 The 2012 edition of the Code incorporates laws enacted through the One Hundred Twelfth Congress Second Session the last of which was signed by the President on January 15 2013 It does not include laws of the One Hundred Thirteenth Congress First Session enacted between January 2 2013 the date it convened and January 15 2013 By statutory authority this edition may be cited U S C 2012 ed As adopted in 1926 the Code established prima facie the general and permanent laws of the United States The underlying statutes reprinted in the Code remained in effect and controlled over the Code in case of any discrepancy In 1947 Congress began enacting individual titles of the Code into positive law When a title is enacted into positive law the underlying statutes are repealed and the title then becomes legal evidence of the law Currently 26 of the 51 titles in the Code have been so enacted These are identified in the table of titles near the beginning of each volume The Law Revision Counsel of the House of Representatives continues to prepare legislation pursuant to 2 U S C 285b to enact the remainder of the Code on a title by title basis into positive law The 2012 edition of the Code was prepared and published under the supervision of Ralph V Seep Law Revision Counsel Grateful acknowledgment is made of the contributions by all who helped in this work particularly the staffs of the Office of the Law Revision Counsel and the Government Printing Office Preface **United States Code, 2000 Edition, Supplement 5, V. 4. January 2, 2001 to January 2, 2006** Congress, House, Office of the Law Revision Counsel, **Budget of the United States Government** United States. Office of Management and Budget, 2002 Student Loans and the Dynamics of Debt Brad Hershbein, Kevin M. Hollenbeck, 2015-02-23 The papers included in this volume represent the most current research and knowledge available about student loans and repayment It serves as a valuable reference for researchers and policymakers who seek a deeper understanding of how why and which students borrow for their postsecondary education how this borrowing may affect later decisions and what measures can help borrowers repay their loans successfully Income-Contingent Student Loan Repayment Systems Outside the U.S. National Association of Student Financial Aid Administrators (NASFAA), 2014 There is remarkable diversity in student loan systems throughout the world In considering the ideal approach to system of loan repayment based on income here in the United States it is valuable to examine the nature successes and failures of some other countries methods of offering borrowers income contingent student loan repayment Two countries that seem to be particularly relevant to the efforts of this consortium are Australia and the Netherlands While far from the only countries that use an income contingent student loan repayment scheme these two were selected for analysis because of the differences they illustrate a pure system in the case of Australia and a hybrid system in the case of the Netherlands This consortium s proposal for an auto IBR system in Automatic for the Borrower How

Repayment Based on Income Can Reduce Loan Defaults and Manage Risk represents an ideological shift in the student loan system in the United States a potentially complicated restructuring of the current system that would involve several government agencies In striving for something simple efficient and fair there is always a chance for unintended consequences thus there is value in looking to other countries to draw instruction from their experiences In the two countries surveyed there seems to be a delicate balance between uptake rate and overall cohort repayment rate The Netherlands system suffers from a lack of participation partially as a result of its opt in nature but the Australian system suffers from a substantial amount of debt that is unlikely to be repaid Policymakers should consider this balance when they set objectives for an auto IBR system and design the system to maximize participation while protecting against providing excessive loan forgiveness or opportunity for non payment This paper accompanies Automatic for the Borrower How Repayment Based on Income Can Reduce Loan Defaults and Manage Risk ED558514 **United States Code Annotated** United States,2005

Sibley V. United States Department of Education ,1996 **United States Congressional Serial Set, Serial No. 14754, House Document No. 159** , Budget of the United States Government Fiscal Year 2003 Appendix contains detailed information on the various appropriations and funds that constitute the budget and is designed primarily for the use of the Appropriations Committee The Appendix contains more detailed financial information on individual programs and appropriation accounts than any of the other budget documents It includes for each agency the proposed text of appropriations language budget schedules for each account new legislative proposals explanations of the work to be performed and the funds needed and proposed general provisions applicable to the appropriations of entire agencies or group of agencies Information is also provided on certain activities whose outlays are not part of the budget totals

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