

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**.

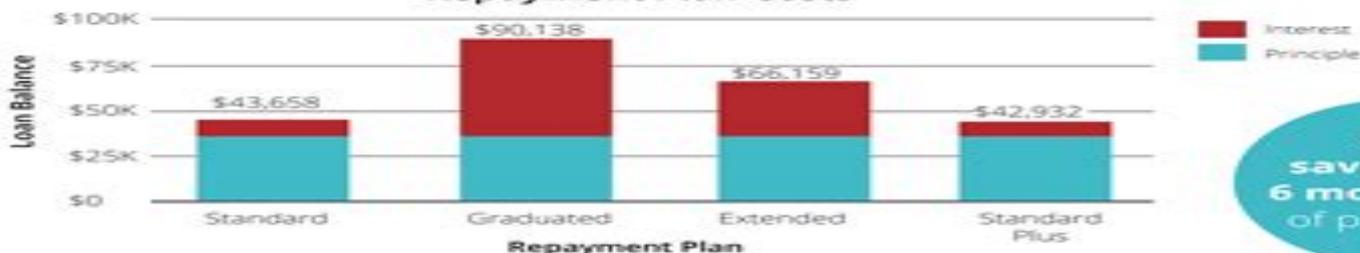
Both Aleece and Blake think they are aware of their financial situation, but only Aleece uses the iontuition platform for student loan management to layout her entire budget, including her student loan debt.

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

Brendan G. Carr



Student Loan Repayment Ideas Setup:

Congressional Record United States. Congress,1995 **The College Savings Resource Guide** Profits for a Cause,2022-08-27 The College Savings Resource Guide is a comprehensive guide unlike any other Designed to save the reader money from Pre K to Senior Citizen What sets this book apart from others is that we have done the research for you and provide you hyperlink access to the resources that you would otherwise have to search While other authors may state Check Promise programs to determine which is most suited to your needs we instead provide you instant hyperlink access to a database of all the Promise Programs nationwide We have done that with all the resources on all the different subject areas Access to organizations that offer free tutoring at any age free access to Microsoft Office 365 Education for those with valid school email addresses tuition free colleges companies that provide free education benefits some even for part time employees Grants scholarships loans and student loan forgiveness programs Methods to receive in state rates for out of state Universities Ways to reduce student housing and food expenses Unique mechanisms such as scholarships for children as young as 5 year of age proprietary lists of organizations that will assist you in completing the FAFSA access to databases of hospitals providing tuition assistance for medical students in exchange for a work commitment and resources to assist in obtaining a sports scholarship are just a few of topics covered Do yourself a favor Take a moment and read through the Introduction and the Foreword With over 600 hyperlinks to information designed to save you money there is something in this book for everyone By expanding out the Table of Contents which are several pages long you will see that we have tried to cover every expense and challenge that students encounter along the way We know because this book was developed from interviews surveys and questionnaires of over 5000 students teachers parents academic advisors financial aid representatives and school counselors Written from the perspective of If only I knew then what I know now this book illustrates successes and mistakes that students before you have made so that you can learn from their experiences and save

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

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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

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