

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

R Barnett



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Their Future Is Shining Bright Rachel Kovac, 2026-04-21 The go to resource for homeschooling through the critical high school years and equipping your teen with what they need to move into the future with confidence purpose and clarity As parents we dream big dreams for our children and our families For many choosing to homeschool especially in the younger years is a way to intentionally achieve those dreams offering not just academic flexibility but the freedom to truly know a child and nurture them accordingly But as high school approaches a question remains Can homeschooling in the high school years continue to be a well rounded and practical path that helps teens pursue their dreams for the future Rachel Kovac knows this is the case Filled with her own personal story as well as expert and practical knowledge *Their Future is Shining Bright* empowers parents to confidently guide their student through a thoughtfully crafted high school education at home that ensures they re academically prepared and emotionally resilient for their unique post graduation paths In each chapter of this encouraging book Rachel addresses common challenges of high school homeschooling to help you discover how to teach core and advanced subjects even if you re not an expert by exploring a variety of flexible options home based learning online courses tutors co ops and hybrid programs embrace the power of the humanities to shape your teen s mind and heart through history literature and the arts navigate AP classes dual enrollment certification programs and opportunities to earn college credit or a trade degree while still in high school guide your teen in exploring internships apprenticeships passion projects and job shadowing build strong transcripts and confidently approach college scholarships and financial aid help your teen find true community through friendships co ops and multigenerational relationships explore the ways you can grow as a family define your unique family culture and foster a genuine love of

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