

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 Prices

**Yi-Tong Ma**



## **Student Loan Repayment Prices:**

House of Commons - Committee of Public Accounts: Student Loan Repayments - HC 886 Great Britain: Parliament: House of Commons: Committee of Public Accounts,2014-02-14 There is at present around 46 billion of outstanding student loans on the Government's books and this figure is set to rise dramatically to 200 billion by 2042 in 2013 prices By 2042 there will be an estimated 6.5 million borrowers of student loans At the same time estimates for the amount of loans that will not be repaid are also rising and the Government assumes that 35-40% of outstanding loans will never be repaid That is some 16 billion to 18 billion on the current debt of 46 billion and 70 billion to 80 billion on the estimated value of student loans by 2042 The Department for Business Innovation Skills the Department is not doing enough to secure value for money from its collection arrangements The Department is unable to accurately forecast student loan repayments and does not have a sufficient understanding of the likely future cost of non repayment to the taxpayer The Student Loans Company is not doing enough to ensure that it identifies and collects all the repayments due given the substantial size of the financial assets involved and will need to demonstrate value for money from the proposed sale of the student loans book **Higher Education, Higher Cost and Higher Debt** United States. Congress. Senate. Committee on Health, Education, Labor, and Pensions,2008

**National Audit Office - Department for Business, Innovation and Skills: Student Loan Repayments - HC 818** Great Britain: National Audit Office,2013-11-28 Until the Department for Business Innovation and Skills BIS has a robust strategy for maximizing the collection performance of student loans and improves its information on borrowers it will not be well placed to secure value for money BIS forecasts that the total value of outstanding student loans will increase from 46 billion in 2013 to approximately 200 billion by 2042 in 2013 prices The number of borrowers due to repay is projected to increase from 3 million in 2012-13 to 6.5 million by 2042 The loan book is therefore becoming a substantial public asset BIS and its collection partners HM Revenue Customs and the Student Loans Company SLC work together in a joined up way In 2012-13 they collected 1.4 billion in student loan repayments at a cost of 27m BIS needs to make better use of data to support its collection strategy and improve its understanding of where it could invest to maximise the collection value of the loan book In designing how student loans would work BIS anticipated that a proportion of the loans would not be repaid However BIS has not set an annual target for the amount to be collected because repayments are affected by graduate earnings and economic factors outside its direct control Annual repayment forecasts are consistently higher than amounts collected While many borrowers may not be in employment BIS and the SLC have carried out little analysis to establish how many may be working overseas or the level of repayments that may be missed **Resources in Education** ,1983 Serves as an index to Eric reports microform **Kiplinger's Personal Finance** ,2004-06 The most trustworthy source of information available today on savings and investments taxes money management home ownership and many other personal finance topics Standard & Poor's Fixed Income Investor ,1978-06 *Journal of the Senate* ,2002 Journal for the extra session

1933 34 was issued with House Journal for that session spine title Journals Senate and House Sharing the Costs of Higher Education Donald Bruce Johnstone,1986 The educational and living costs of undergraduate studies and the ways these costs are shared among parents students taxpayers and philanthropists donors are considered for five countries the United States the United Kingdom the Federal Republic of Germany France and Sweden Five policy issues that are linked to how costs are shared by parents students and the general taxpayer are identified including the participation in higher education by low income and other previously excluded groups The five country profiles and comparative analysis consider the out of pocket costs faced by students and parents the expected parental contribution if any and how it is derived the expected student contribution from savings work or loans the taxpayer borne contribution e g need based grants loan subsidies trends and issues regarding the sharing of higher education costs within each country problems or issues common to all five countries and each country s structure and governance of higher education Appended materials describe the concept of purchasing power parity as well as concepts for separating subsidized loans into a true loan and an effective grant

SW Student Loans Schemes in the Republic of Korea Anna Kim,Young Lee,2003 "Code of Massachusetts regulations, 2013" ,2013 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 "Code of Massachusetts regulations, 2012" ,2012 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 **The Spectator** ,1906 *The Irish Law Times and Solicitors' Journal* ,1910 The Accountant ,1926 Congressional Record United States. Congress,2007 **Resources in Education** ,1995 **Basic College Mathematics** Jeffrey Slater,John Tobey,1998 Suitable for Basic College Mathematics courses including lecture based classes discussion oriented classes self paced classes mathematics labs and computer or audio visual supported learning centers This clear accessible treatment of basic college mathematics features an enhanced problem solving strategy highlighted by A Mathematics Blueprint for Problem Solving that helps students determine where to begin the problem solving process as well as how to plan subsequent problem solving steps Also includes Step by Step Procedure realistic Applications and Cooperative Learning Activities in Putting Your Skills to Work **Counting the Cost** Anthony R. Welch,2012 The publication draws on study material prepared by Anthony R Welch P viii *The Student Loan Handbook* Lana J. Chandler,Michael D. Boggs,1990 **Florida School Laws** Florida,2011

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