

# Student Loan Repayment



## Choose a repayment plan

Setting up a payment plan may help you avoid missing a payment and could potentially save you money on interest [i]

ex. Auto-payments or Income-Based Repayment (IBR)

## Look into loan consolidation

- Simplifies your repayment process by combining some loans into one bill
- May lower your monthly payments by giving you up to 30 years to repay your loans [ii]

## Loan Deferment and Forbearance

- Allows you to temporarily postpone or reduce your payments
- If you qualify for deferment, you will not need to make payments during this time period.
- With forbearance, interest will still accrue on subsidized and unsubsidized loans.

Sources:

[i] [smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/](https://www.smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-graduation-1304817690175/)

[ii] [studentaid.ed.gov/repay-loans/consolidation](https://studentaid.ed.gov/repay-loans/consolidation)

# Student Loan Repayment Today

**Jianjun Gao**



## **Student Loan Repayment Today:**

*Federal student loan repayment program OPM could build on its efforts to help agencies administer the program and measure results : report to congressional requesters. ,* **Student loan programs as federal costs of loan consolidation rise, other options should be examined. ,** **Federal Direct Student Loans** United States. Congress. Senate. Committee on Labor and Human Resources,1992 This document provides testimony prepared statements articles publications and other materials concerning the issue of augmenting current student financial assistance programs with the addition of direct student loans Self Reliance Loans and examines responsible ways in which the federal government should move in this direction Among the persons providing testimony are the following U S Senators Bill Bradley New Jersey Edward M Kennedy Massachusetts Orrin G Hatch Utah Nancy Landon Kassebaum Kansas Paul Simon Illinois Strom Thurmond South Carolina and Daniel K Akaka Hawaii and U S Representative Thomas E Petri Wisconsin Additional witnesses giving testimony or prepared statements include among others John Silber president Boston University Massachusetts Father William J Byron president The Catholic University Washington D C Barry Bluestone professor of political economy University of Massachusetts Boston Massachusetts Roxie LaFever vice president financial aid University of Phoenix Phoenix Arizona and Elizabeth M Hicks coordinator of financial aid Harvard University Cambridge Massachusetts Materials presented include Concerns and Unanswered Questions Regarding Income Dependent Education Assistance IDEA aka Self Reliance Loans and a copy of a discussion draft of a bill to amend Part D of Title IV of the Higher Education Act of 1965 to provide for income dependent education assistance GLR **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 Student Loan Repayment Guide Colorado Student Loan Program,2001 *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

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

**Family Background and University Success** Claire Crawford, Lorraine Dearden, John Micklewright, Anna Vignoles, 2017 The volume examines why young people from poorer families are less likely to go to university than their counterparts in richer families the impact of the 2006 and 2012 reforms who does best at university once they are there and who succeeds in the labour market following graduation

*Characteristics Associated with the Loan Repayment Behavior of National Direct Student Loan Borrowers* Timothy Nash Fast, 1985

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