

# 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://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 Open Now

**L Darling-Hammond**



## **Student Loan Repayment Today Open Now:**

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

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Congressional Record United States. Congress,1966 **Time** Briton Hadden, Henry Robinson Luce,1983-04 Votes and Proceedings of the Legislative Assembly Victoria. Parliament. Legislative Assembly,1928 *The Enhancement of Graduate Programmes and Research Capacity at the Historically Black Universities* ,1997 *Action Report* Medical Board of California,2002 Opportunities for Minority Students in United States Dental Schools ,2002 **The Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Lords,2014 **CQ Weekly Report** ,1992 **Savings and Loan News** ,1971 **New Society** ,1983 *Parliamentary Debates (Hansard)*. Great Britain. Parliament. House of Commons,2007 APS Observer ,2002 **ADEA Official Guide to Dental Schools 2007** ,2007 **The Tuition Dilemma** Arthur M. Hauptman,1990 This guide takes families and policymakers through the maze of college financing by explaining the pressures leading to the development of new financing plans and by examining the various options that exist for financing *Congressional Record* United States. Congress,1978

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