

## COMPARISON OF STANDARD REPAYMENT PLANS

| REPAYMENT PLAN                    | PAYMENT   | HOW LONG YOU'LL PAY              | IDEAL FOR  |
|-----------------------------------|---|----------------------------------|--|
| Standard Repayment Plan           | Your monthly payment will be a fixed amount based on the amount you need to pay each month in order to have your loan paid off in 10 years. | Discharged after <b>10 years</b> | Those with a high starting salary right out of college.  |
| Graduated Repayment Plan          | Increases every 2 years.  | Discharged after <b>10 years</b> | Those who want a low monthly payment right out of college, and expect to make more money later on.             |
| Extended Repayment Plan           | <b>10 or 15 percent</b> of discretionary income. Changes with income.   | Discharged after <b>25 years</b> | Those who want the freedom to choose between fixed and graduated payments.                                     |
| Extended Graduated Repayment Plan | Increases every 2 years. If you choose a fixed version, your payments will be split evenly over the course of 25 years.                     | Discharged after <b>25 years</b> | Those who want a low monthly payment right out of college and the choice between fixed and graduated payments. |

# Student Loan Repayment Compare

**A Gutmann**



## **Student Loan Repayment Compare:**

Direct student loans analyses of borrowers' use of the income contingent repayment option : report to the chairman, Committee on Education and the Workforce, House of Representatives United States. General Accounting Office,1997

*Student loan programs as federal costs of loan consolidation rise, other options should be examined. ,      **Direct Student Loans*** United States. General Accounting Office,1997      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 Loan Repayment Guide ,2006      *Recruiter Journal* ,2010      *Graduating Into Debt* ,1996      Characteristics Associated with the Loan Repayment Behavior of National Direct Student Loan Borrowers Timothy Nash Fast,1985      **Student Loan Repayment Guide** Colorado Student Loan Program,2001      The New York Times Magazine ,2010      **Student Loan Marketing Association V. Lipman** ,1994      *Student Loan Funds* Harmon Foundation, inc,1924      *Report and Statement of Accounts for the Year Ended ...* Bank of Jamaica,1982      *United States of America V. Bates* ,1995      **Adea Official Guide to Dental Schools 2011** Adea,2011-01-28      **Student Indebtedness** Patricia M. Scherschel,1998      **Student Loans Schemes in the Republic of Korea** Anna Kim,Young Lee,2003      Michigan Association of Counties v. Department of Management and Budget, 418 MICH 667 (1984) ,1984 68774      The Journal of Student Financial Aid ,1980      **The Student Loan Handbook** Lana J. Chandler,Michael D. Boggs,1990

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