

# 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)

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**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 and 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.

Seven Years' Experience with Student Loans Harmon Foundation, 1929      **Manual of Information, Policies, and Procedures: Health Professions and Nursing Student Loan and Scholarship Programs** National Institutes of Health (U.S.). Bureau of Health Manpower Education, 1971      Don't Miss Out Anna J. Leider, Octameron Associates, 2003-09. The book explores grants, loans, scholarships, and tax credits. Teaches you where the money is and how to get your fair share. Provides addresses, web sites and phone numbers for federal, state and collegiate sources      Maine Revised Statutes Annotated, 1964 Maine, 1965      Annual Report, 1907      **Joint Committee Meeting of Senate Higher Education Committee [and] Senate Legislative Oversight Committee** New Jersey. Legislature. Senate. Higher Education Committee, New Jersey. Legislature. Senate. Legislative Oversight Committee, 2016      *School and Lender Training Manual* Colorado Student Loan Program, 1992      *House of Commons Debates, Official Report* Canada. Parliament. House of Commons, 2008      The Evergreen, 1982      Press Summary - Illinois Information Service Illinois Information Service, 1982

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