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.

smartmoney.com/borrow/student-loans/how-to-manage-student-loans-after-

ii] studentaid.ed.gov/repay-loans/consolidation



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United States. Congress. Senate.
Committee on Banking, Housing, and
Urban Affairs. Subcommittee on
Financial Institutions and Consumer
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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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