

Amount Originally Borrowed	Years in Repayment Until Any Remaining Student Debt is Canceled
\$12,000 or less	10
\$12,001 to \$13,000	11
\$13,001 to \$14,000	12
\$14,001 to \$15,000	13
\$15,001 to \$16,000	14
\$16,001 to \$17,000	15
\$17,001 to \$18,000	16
\$18,001 to \$19,000	17
\$19,001 to \$20,000	18
\$20,001 to \$21,000	19
\$21,001 to \$22,000	20
\$22,001 to \$23,000	20 (for borrowers with only undergraduate loans), 21 (for borrowers with at least one loan for graduate school)
\$23,001 to \$24,000	20 (for borrowers with only undergraduate loans), 22 (for borrowers with at least one loan for graduate school)
\$24,001 to \$25,000	20 (for borrowers with only undergraduate loans), 23 (for borrowers with at least one loan for graduate school)
\$25,001 to \$26,000	20 (for borrowers with only undergraduate loans), 24 (for borrowers with at least one loan for graduate school)
\$26,001 or more	20 (for borrowers with only undergraduate loans), 25 (for borrowers with at least one loan for graduate school)

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Flavio Cunha, James J. Heckman



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Flavio Cunha,James J. Heckman,2005 This paper presents economic models of child development that capture the essence of recent findings from the empirical literature on skill formation The goal of this essay is to provide a theoretical framework for interpreting the evidence from a vast empirical literature for guiding the next generation of empirical studies and for formulating policy Central to our analysis is the concept that childhood has more than one stage We formalize the concepts of self productivity and complementarity of human capital investments and use them to explain the evidence on skill formation Together they explain why skill begets skill through a multiplier process Skill formation is a life cycle process It starts in the womb and goes on throughout life Families play a role in this process that is far more important than the role of schools There are multiple skills and multiple abilities that are important for adult success Abilities are both inherited and created and the traditional debate about nature versus nurture is scientifically obsolete Human capital investment exhibits both self productivity and complementarity Skill attainment at one stage of the life cycle raises skill attainment at later stages of the life cycle self productivity Early investment facilitates the productivity of later investment complementarity Early investments are not productive if they are not followed up by later investments another aspect of complementarity This complementarity explains why there is no equity efficiency trade off for early investment The returns to investing early in the life cycle are high Remediation of inadequate early investments is difficult and very costly as a consequence of both self productivity and complementarity

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