

| 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),<br>21 (for borrowers with at least one loan for graduate school) |
| \$23,001 to \$24,000       | 20 (for borrowers with only undergraduate loans),<br>22 (for borrowers with at least one loan for graduate school) |
| \$24,001 to \$25,000       | 20 (for borrowers with only undergraduate loans),<br>23 (for borrowers with at least one loan for graduate school) |
| \$25,001 to \$26,000       | 20 (for borrowers with only undergraduate loans),<br>24 (for borrowers with at least one loan for graduate school) |
| \$26,001 or more           | 20 (for borrowers with only undergraduate loans),<br>25 (for borrowers with at least one loan for graduate school) |

# Student Loan Repayment Phonics Practice How To

**A Gutmann**



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