

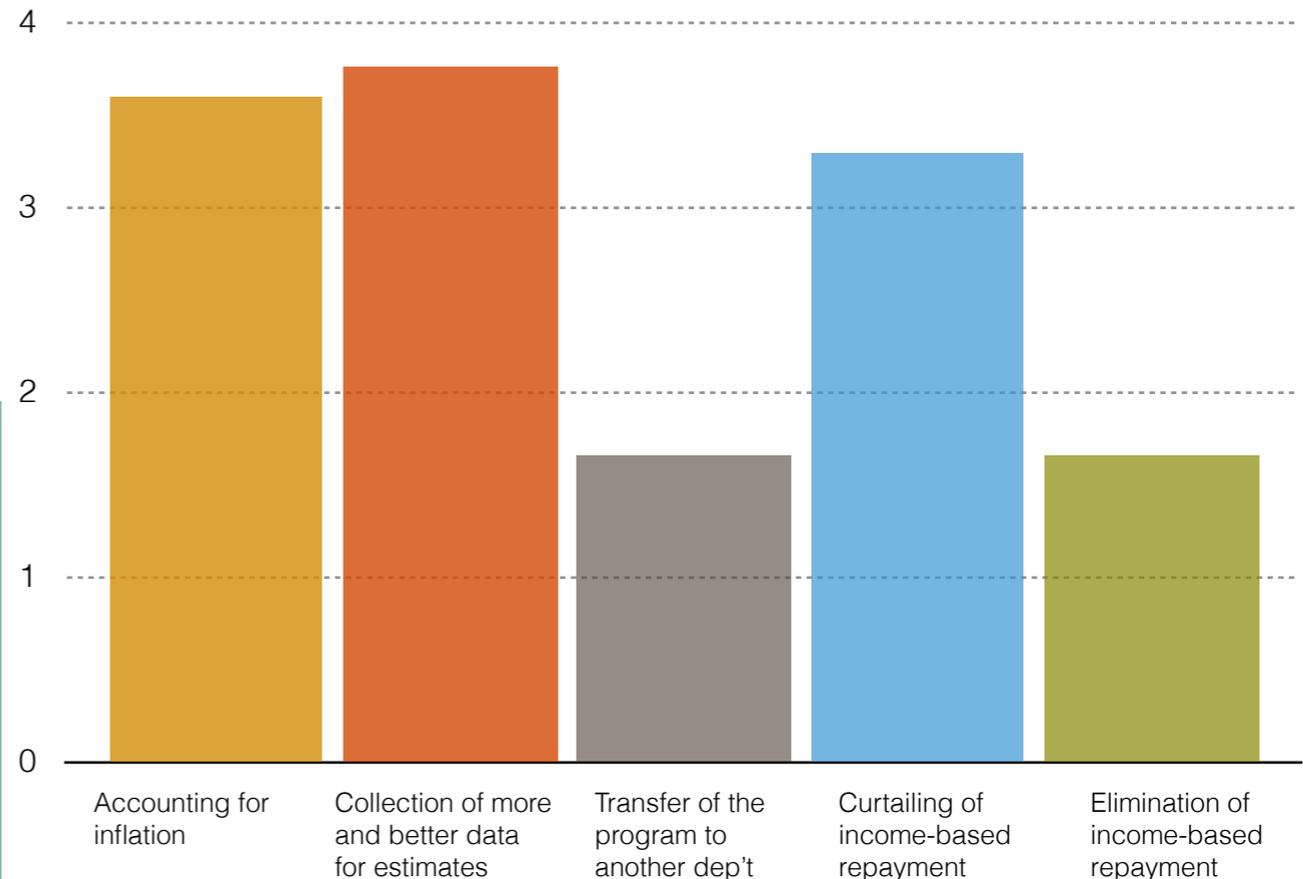
Insiders on Student Loan Fixes

#EducationInsider



A recent GAO report found that the U.S. Department of Education (ED) drastically underestimated the cost of income-driven repayment. We asked Insiders how ED would respond.

Insiders believe that **accounting for inflation** and **collecting more and better data** will be the most likely student-loan fixes in the wake of the GAO report. They also see **curtailing income-based repayment** as a likely result.



Q: Which student loan fixes are most likely in the wake of the GAO report that found the Education Department drastically underestimated the cost of income-driven repayment plans? (1: least likely; 5: most likely. Surveyed December 13-19, 2016)

Insiders on the Future of Loan Programs

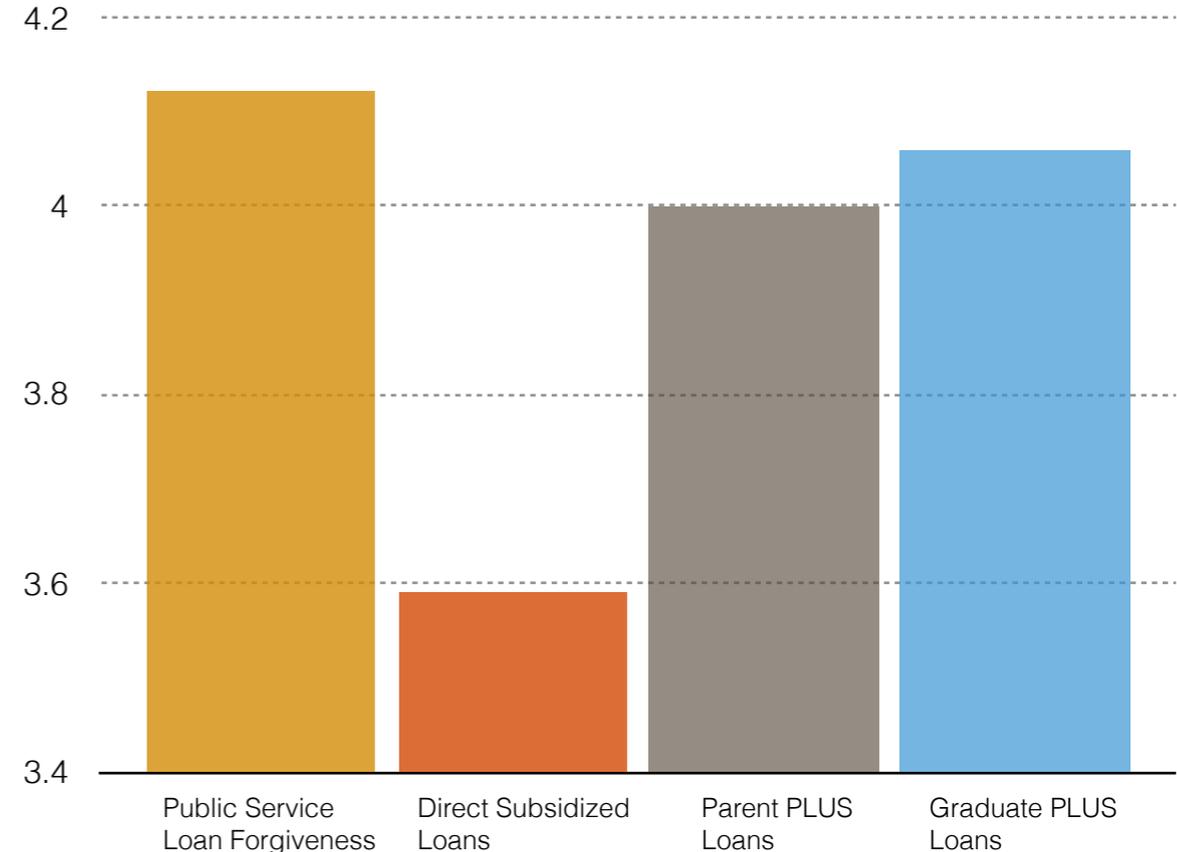
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We asked Insiders which student loan programs were most likely to change in the new Administration. Here's what they said:

Insiders believe that **Public Service Loan Forgiveness** programs, **Parent PLUS** loans, and **Graduate PLUS** loans are most at risk of change.

"I think they are all at risk. The incoming administration is about small government."



Q: Which loan programs are most at risk of being substantially changed in a new administration/Congress?

(1: least risk; 5: most risk. Surveyed December 13-19, 2016)

Insiders on Student Loan Innovation

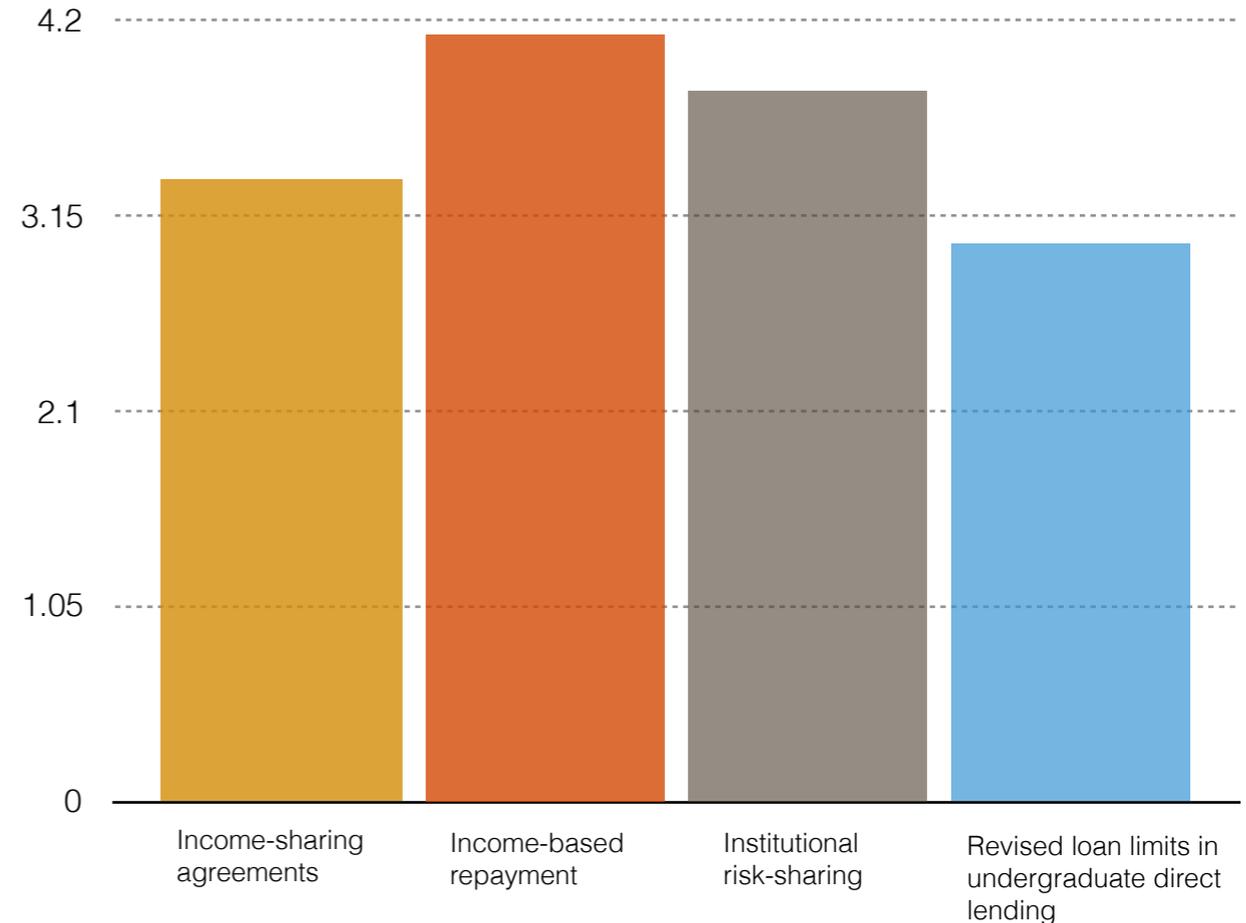
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We asked Insiders what student loan fixes had the greatest appeal for policymakers. Here's what they said:

Insiders believe that **income-based repayment** and **institutional risk-sharing** are the policies with the most appeal.

“Everyone believes some kind of risk-sharing is needed, and income based repayment will not be going away.”



Q: Various proposals have been floated to address the increase in student-loan debt. Rank the concepts with the greatest appeal from a public policy standpoint. (1: least appeal; 5: most appeal. Surveyed December 13-19, 2016)