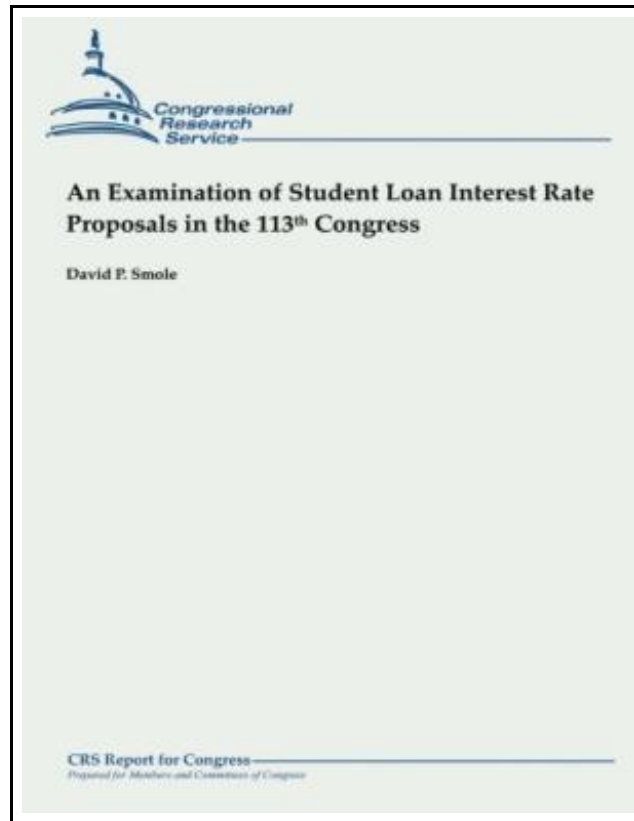


# An Examination of Student Loan Interest Rate Proposals in the 113th Congress



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**(Prof. Vanessa Smitham V)**

## AN EXAMINATION OF STUDENT LOAN INTEREST RATE PROPOSALS IN THE 113TH CONGRESS



CreateSpace Independent Publishing Platform. Paperback. Book Condition: New. This item is printed on demand. Paperback. 44 pages. Dimensions: 11.0in. x 8.5in. x 0.1in. The interest rates that borrowers pay on federal student loans made through the William D. Ford Federal Direct Loan program are specified in statutory language of the Higher Education Act of 1965, as amended. Numerous proposals have been made during the 113th Congress that would affect the interest rates that borrowers pay on student loans made through the Direct Loan program. These include long-term proposals to establish a new interest rate structure for all Direct Loans made during future years, and short-term proposals to temporarily extend the authority to make Direct Loans at the rates currently in effect. For the past two years, one type of loan Direct Subsidized Loans have been made with a fixed interest rate of 3.4. Absent congressional action, Direct Subsidized Loans made on or after July 1, 2013, will be made with a fixed interest rate of 6.8. Several of the long-term proposals would amend the Direct Loan program to index student loan interest rates to market indices, such as the rate on 10-year Treasury notes. Some policy options would establish a market-indexed, fixed interest rate structure, while others would establish a market-indexed, variable interest rate structure. In his FY2014 budget, President Obama proposed a market-indexed, fixed interest rate structure that would apply to Direct Loans made in future years. On May 23, 2013, the House passed H. R. 1911, which would establish a market-indexed, variable interest rate structure for new Direct Loans. S. 1003 would establish a new market indexed, fixed interest rate structure for Direct Loans made in future years. Other bills would make short-term changes to student loan interest rates and would affect only Direct Subsidized Loans. S. 953 would...



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