



do student loans get written off after a period



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Yes, some student loans can be written off after a certain period of time. This can happen through income-driven repayment (IDR) plans, forgiveness programs, or if the loan is defaulted on. [↗](#)

Income-driven repayment (IDR) plans

- If you repay your federal student loans under an IDR plan for 20 or 25 years, any remaining balance will be forgiven. [↗](#)
- The length of the repayment period depends on the type of loan you have. [↗](#)
- IDR plans base your monthly payments on your income and family size. [↗](#)
- You can check if you're on the SAVE Plan by logging into StudentAid.gov. [↗](#)

Forgiveness programs [↗](#)

- You may be eligible for forgiveness if you work in a certain field, like public service or at a Title I school.
- You may also be eligible if you experience death, bankruptcy, disability, or fraudulent behavior at your college.

Private student loans

- Most private student lenders charge off loans after 120 days of missed payments. [↗](#)
- The time period may vary depending on the lender. [↗](#)
- Private student loans have a statute of limitations, which means the lender can't take legal action after a certain amount of time. [↗](#)

You can learn more about student loan forgiveness and repayment plans by visiting the Department of Education's website. [↗](#)

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 Federal Student Aid (.gov) <https://studentaid.gov> › ... › Loan Repayment ⋮

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Nov 8, 2024 — **Student loans don't go away after seven years.** There is no program for loan forgiveness or cancellation after seven years.



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Student Loan Forgiveness

Past periods of repayment, deferment, and forbearance might now count toward IDR forgiveness because of the payment count adjustment.

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Your federal loans would be paid off/waived after 20 years of payment, even if not in a income driven plan. And the deferments and COVID pause periods count ...

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Consumer Financial Protection Bureau (.gov) <https://www.consumerfin...>

Student loan forgiveness

Depending on the IDR plan, the remaining balance on your **loans** may be forgiven **after 20** or 25 years of repayment. One-**time** adjustment to fix IDR **loan** ...



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When Do Student Loans Expire?

Mar 22, 2024 — **Some student loans can be written off**, but it depends on the types of loans you have. Find out what it means for your loans to expire.

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