

Welcome!

Morning Networking

- What career were you most interested in when you were younger?
- What is your favorite self-care activity?
- What was your first job?
- What advice would you give your high school self?
- Where would you travel to on an all-expenses paid vacation?
- What is one goal you have for 2026?



College Access &
Success Ecosystem

Welcome!

WiFi: TUGuestWireless

Follow access instructions

Welcome! 12.10.25
WiFi: TUGuestWireless
Follow Access Instructions



College Access &
Success Ecosystem

CASE is a collective impact forum focused on strengthening high school and postsecondary graduation rates for all Philadelphia students.



AGENDA

Introductions:

- Janine Wright

Action Team Reports - Action Team Co-Chairs:

- Data & Evaluation: Shaquinah Taylor Wright and Brandi Ashley
- On-Track to College Graduation: Hillary Kane and Janine Wright
- On-Time High School Graduation: Geneva Sloan, Macy Smith and Frank Buggey

Loans Workshop

- Kerry Smith, Esq., Community Legal Services

Action Team Meetings

Closing

- Dustin Rodgers

Philadelphia Students



Graduate High School

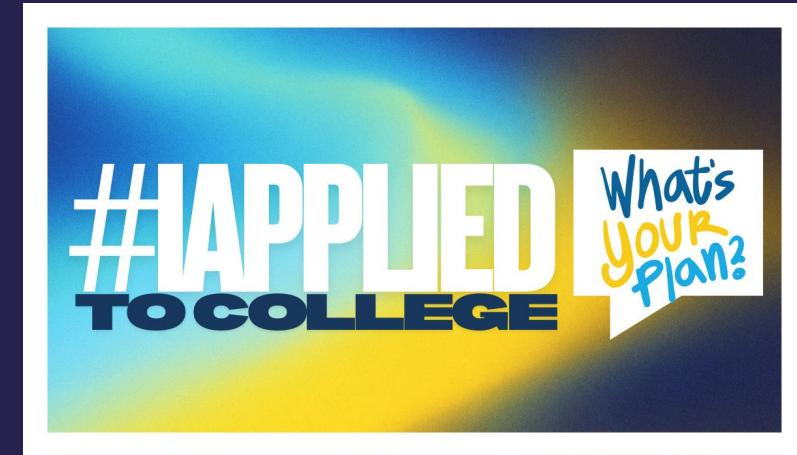


Matriculate to College

*Data Inclusive of Public, Charter & Alternative Schools as Reported by the School District
of Philadelphia's Office of Research and Evaluation for 2023–2024.*

WINS:

- 2 years of CASE!
- CAC Week
- Summer Melt work



What's
YOUR
plan?

ARCADIA
UNIVERSITY



BRYN MAWR
COLLEGE

 Ursinus College

 **SJU** SAINT JOSEPH'S
UNIVERSITY



Pennsylvania's
STATE SYSTEM
of Higher Education



 **HAVERFORD**
COLLEGE

 **LA SALLE**
UNIVERSITY

 **Thomas Jefferson**
University
HOME OF SIDNEY KIMMEL MEDICAL COLLEGE

 **CHESTNUT**
HILL
COLLEGE



Holy Family
UNIVERSITY

 **Drexel**
UNIVERSITY

 **COMMUNITY**
COLLEGE
OF
PHILADELPHIA

V



PennState
Abington



PennState
Brandywine



Widener
University

 **college**
together



Action Teams

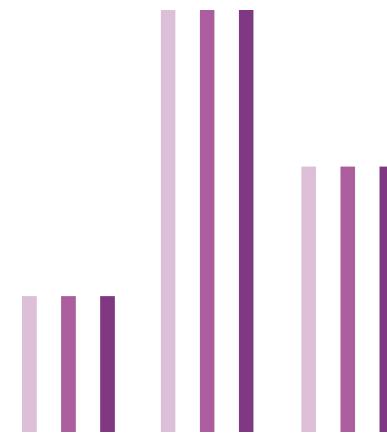
These teams are hard at work designing and implementing ecosystem strategies. Team members represent a diverse network of the region's education stakeholders and serve as agents of information, access and opportunity.



**On-time
High School Graduation**



**On Track to
College Graduation**



**Data and
Evaluation**



Data & Evaluation Action Team

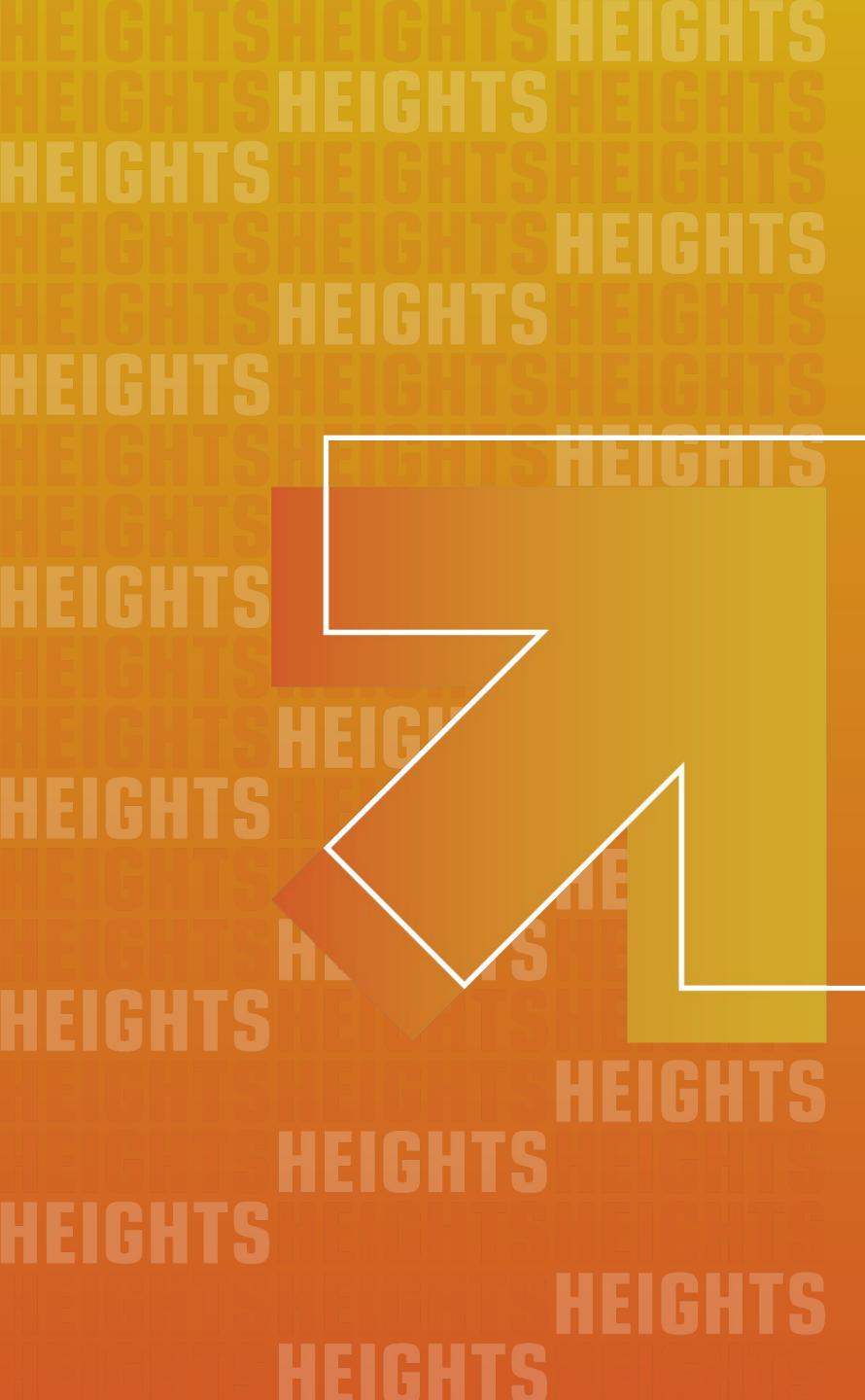
Citywide Dashboard Project

- Take our survey to help us shape it!



Economic Outcomes Study

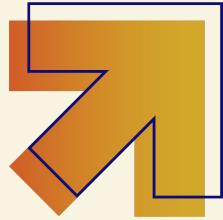
- Michael Hollander and Nicole Thuestad
from Heights Philadelphia



Economic Outcomes of SDP Students

Going beyond Chetty to understand the history
and future of economic mobility in Philadelphia.

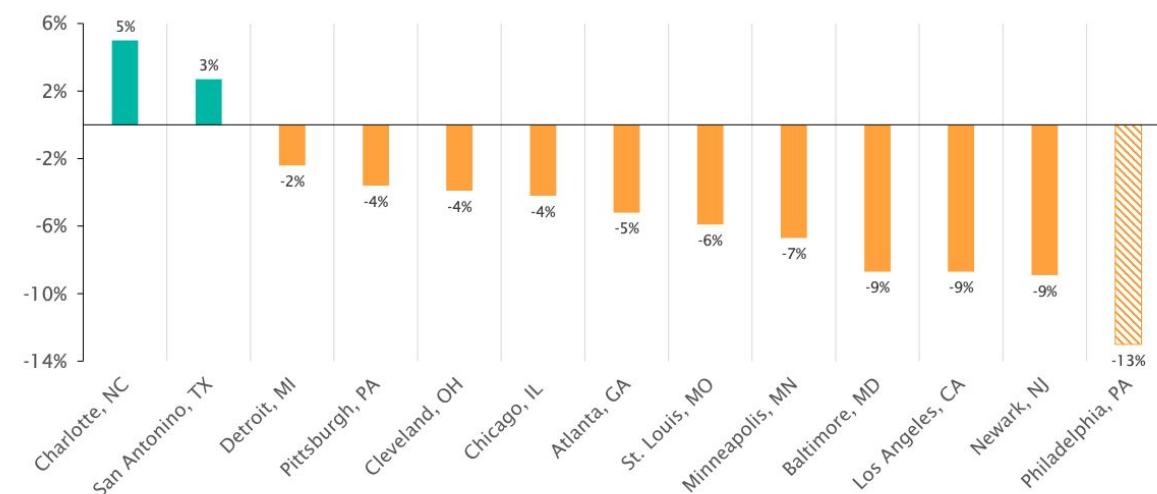
Michael Hollander + Nicole Thuestad
12/2025



Chetty's Work is a Starting Point

Changes in Upward Mobility in the United States

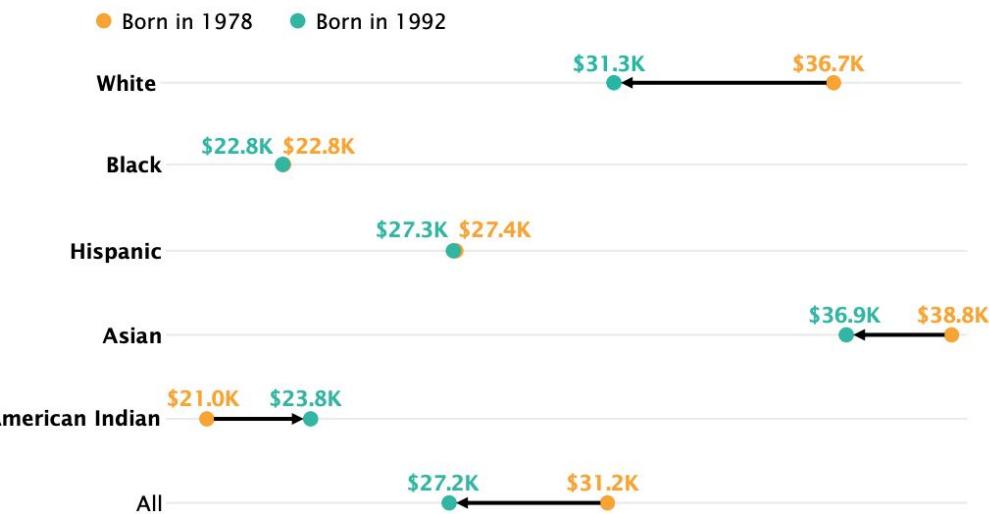
Average Change in Household Income at Age 27 for Children born in 1978 vs. 1992 to Low-Income Parents



Source: Chetty, Dobbie, Goldman, Porter, Yang (2024)

Trends in Economic Mobility by Group in Philadelphia

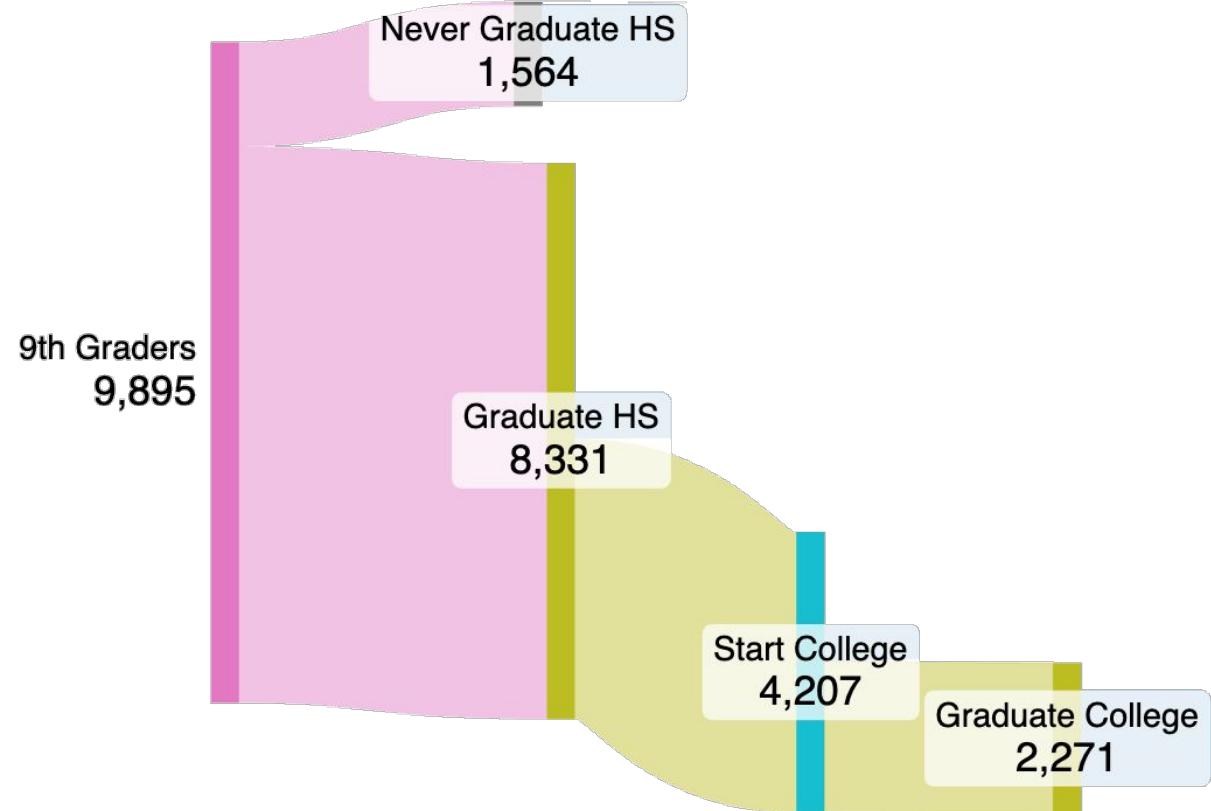
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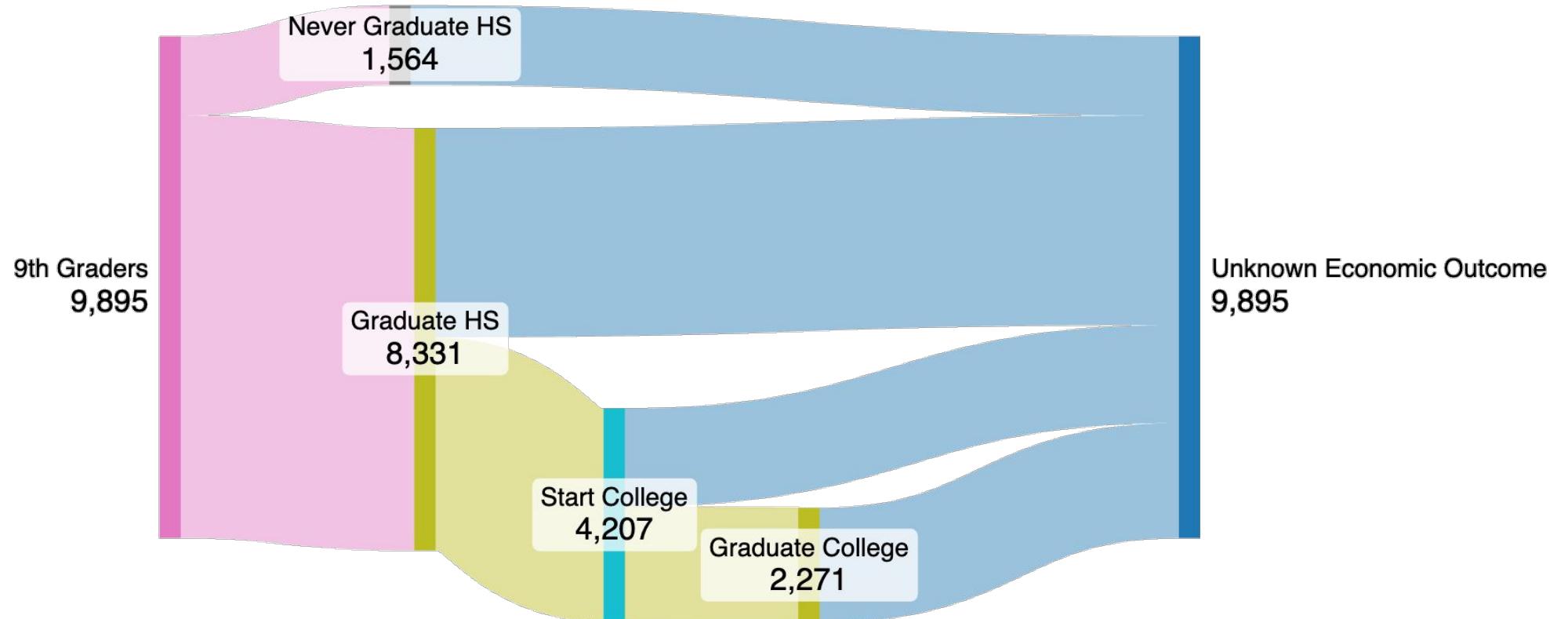
Source: Opportunity Atlas, Opportunity Insights and the US Census Bureau



What do we know about SDP graduates?

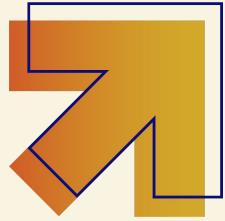


**What are the
economic outcomes
of our students?**



Our Vision:

A Longitudinal Study of Student Economic Outcomes



Heights' Proposal

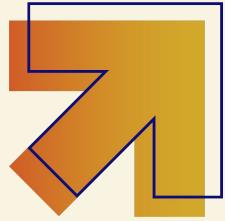
What

Research project to track the economic outcomes of SDP students over a running 20 year time-frame

What We Need

- Research questions
- Data (and the political support to get it from the PALDS)
- A researcher/research group
- Funding





What We Can Do with this Research

What Success Looks Like

- Publicly available findings (e.g. a dashboard)
- Regularly updated data
- Data-backed policy solutions
- A near real-time view of economic mobility to evaluate policy solutions

Why Focus on Economic Mobility and Not College ROI?

- College is a stepping stone to economic mobility, it is not the end point
- Only ~20% of SDP freshmen will graduate from college within 10 years, we need to think about the other 80%
- Understanding the economic mobility of all students will help to make the case for college while assisting policies that support students who don't go to college.





On-Track to College Graduation Action Team

Summer Melt Webinar November 5, 2025

Dr. Motunrayo Olaniyan, Senior Research Associate, Office of Research and Evaluation

Aja Holden, Ed.D., Executive Director, Office of Postsecondary Readiness, SDP

Euginia Dengah, PHENND Intern & Haverford College Sophomore

Hillary Kane, Director, PHENND



On-Track to College Graduation Action Team

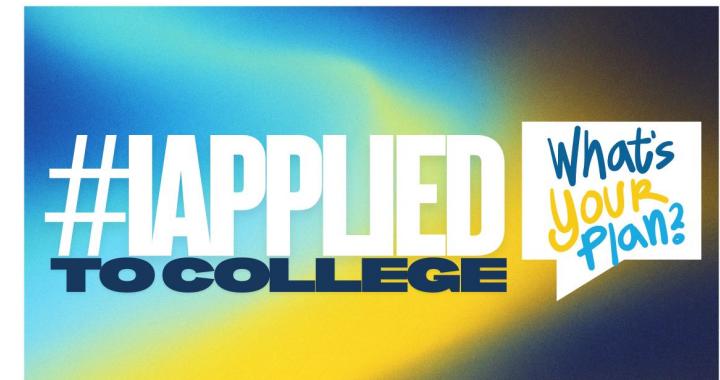
OTHER WORK:

- Contributed to CASE College Application Week
- Working with High School Action Team to produce a *What's Your Plan?* webinar
- Exploring ways to replicate the FAFSA renewal work
 - Same premise with different or additional colleges
 - Train the trainers to help expand to different colleges
 - FAFSA Application Campaign month
 - Social media campaign



On-Time HS Graduation Action Team

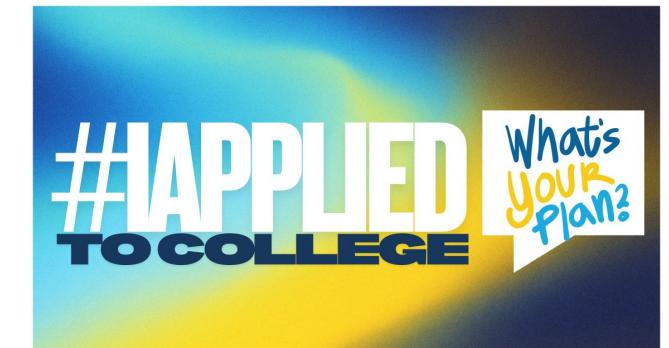
- Launched the “What’s Your Plan” Campaign
 - Developed Family & Student Campaign Guide and 5 one pagers on each of the “4 E” pathways
 - Designed WYP banners for school partner use and have 30 schools signed up to receive a banner
 - Collaborated with PG2C for social media campaign





On-Time HS Graduation Action Team

- What's on the horizon?
 - Lunch and Learn w/ PHENND-1/22 from 12-1pm
 - Potential SDP Counselor PD in early February
 - Planning and organizing "Selection Week" to celebrate and close out the *What's Your Plan?* campaign
 - Distributing banners to more partners





On-Time HS Graduation Action Team

- Family & Student Companion Guide





A Brief Update from PG2C

PLANNING
FOR COLLEGE

APPLYING
FOR COLLEGE

PAYING
FOR COLLEGE

CALENDAR

I AM:

[« Back to Calendar](#)

SUBMIT AN EVENT

Got an idea for an event? Please complete the form below and we might add it to our event calendar.

Your Name*

First

Last

Organization Name*

<https://phillygoes2college.org/submit-an-event/>

A Brief Update from PG2C



FAFSA & Loans Policy Workshop

Kerry Smith, Esq.,
Divisional Supervising Attorney,
Homeownership and
Consumer Rights Unit,
Community Legal Services





Student Loan Updates: What Borrowers Need to Know

December 10, 2025

CASE
College Access & Success Ecosystem

Presenter:

Kerry Smith, Esq.
Homeownership and Consumer Rights Unit
Community Legal Services
www.clsphila.org



What are we going to review today?

- Brief overview of student loan debt and system
- Key updates from the OBBBA
 - New borrowing limits
 - New repayment plans
 - ! Loss of income-driven repayment options for Parent PLUS borrowers
- Borrower Support Strategies
 - Determining best repayment strategies
 - Loan discharge pathways
 - Resources
- Upcoming Tax Season:
 - Defaulted Borrowers Beware
 - Married Borrowers Be Strategic with Filing Status
- Q&A

Student Loan Debt: Can Threaten Financial Security



45 MILLION

AMERICANS HAVE
STUDENT LOAN DEBT

\$1.7 TRILLION

TOTAL

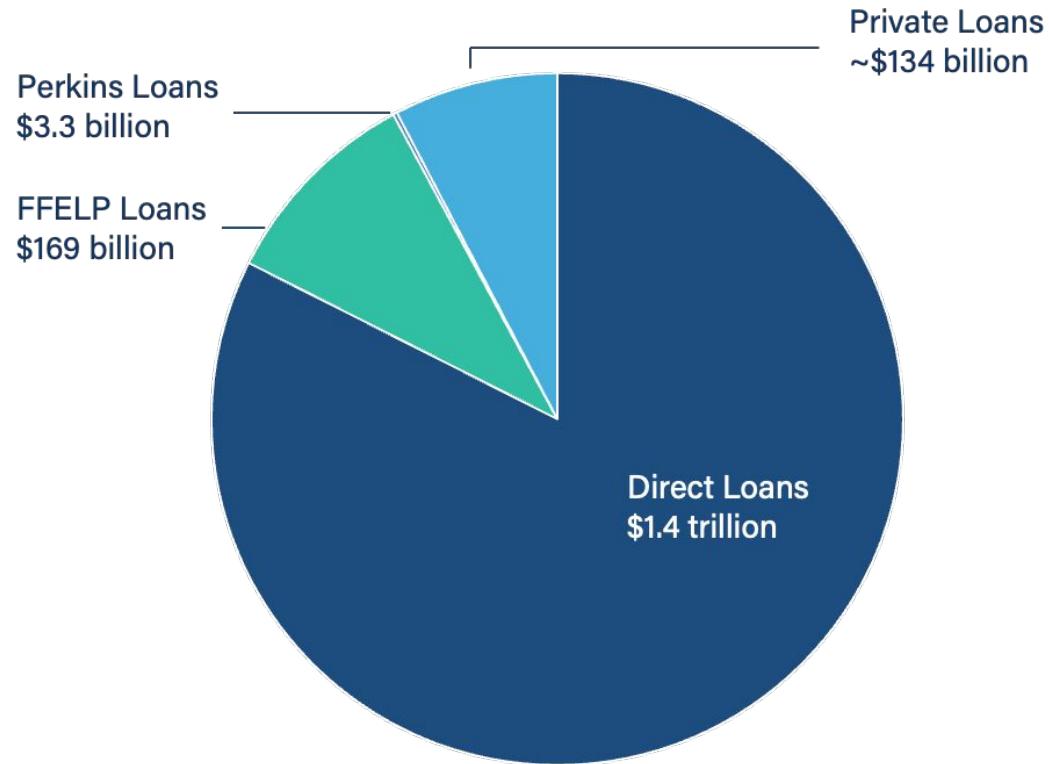


Student Loan Debt in Pennsylvania:

- 1.9 million Pennsylvanians
- \$67.4 billion
- 18% over 50
- \$36,120 average student loan debt



Student Loan Debt: Can Threaten Financial Security



Source: Federal Reserve Board (2024), U.S. Department of Education (2024)

- Federal loans- roughly 92% of all student loans are federal loans
- Private loans
- “Shadow Student Debt”
 - Tuition debt
 - Income Share “Agreements” (loans!)
 - Credit card debt incurred to pay tuition

Student Loan Debt: Can Threaten Financial Security



The New York Times DealBook / Business & Policy

Student Loan Company Accused of
Mismanaging Debt Forgiveness Program

REUTERS World Business Markets Politics TV

U.S. JUNE 22, 2017 / 5:10 PM / 8 MONTHS AGO
Servicing issues may hamper U.S.
student-loan forgiveness for thousands

Exclusive: How the most
affordable student loan
program failed low-income
borrowers



**This government loan
forgiveness program has
rejected 99% of
borrowers so far**

**The 'broken' public service student loan
forgiveness system is particularly brutal for
military veterans**

EDITORS' PICK | 16,933 views | Aug 12, 2020, 03:30pm EDT

New Report Shows Public
Service Loan Forgiveness Is A
Mess

Promises Made:

- **Income-Driven
Repayment (IDR)
Plans**
- **Loan Discharge
Programs**

Promises Broken:

- **PSLF: 99% rejected**
- **IDR:
2 million paying for
20 years but only
157 forgiven**

Student Loan Debt: Can Threaten Financial Security



Fixes to a Broken System:

- Public Service Loan Forgiveness Waiver Program
- Income-Driven Repayment Account Adjustment
- More affordable repayment plan: SAVE
- Improved loan cancellation options

Fixes Under Fire:

- Debt cancellation program struck down
- Legal challenges to SAVE plan
- Long standing programs at risk through legal challenges and regulatory changes

Student Loan Debt: Can Threaten Financial Security



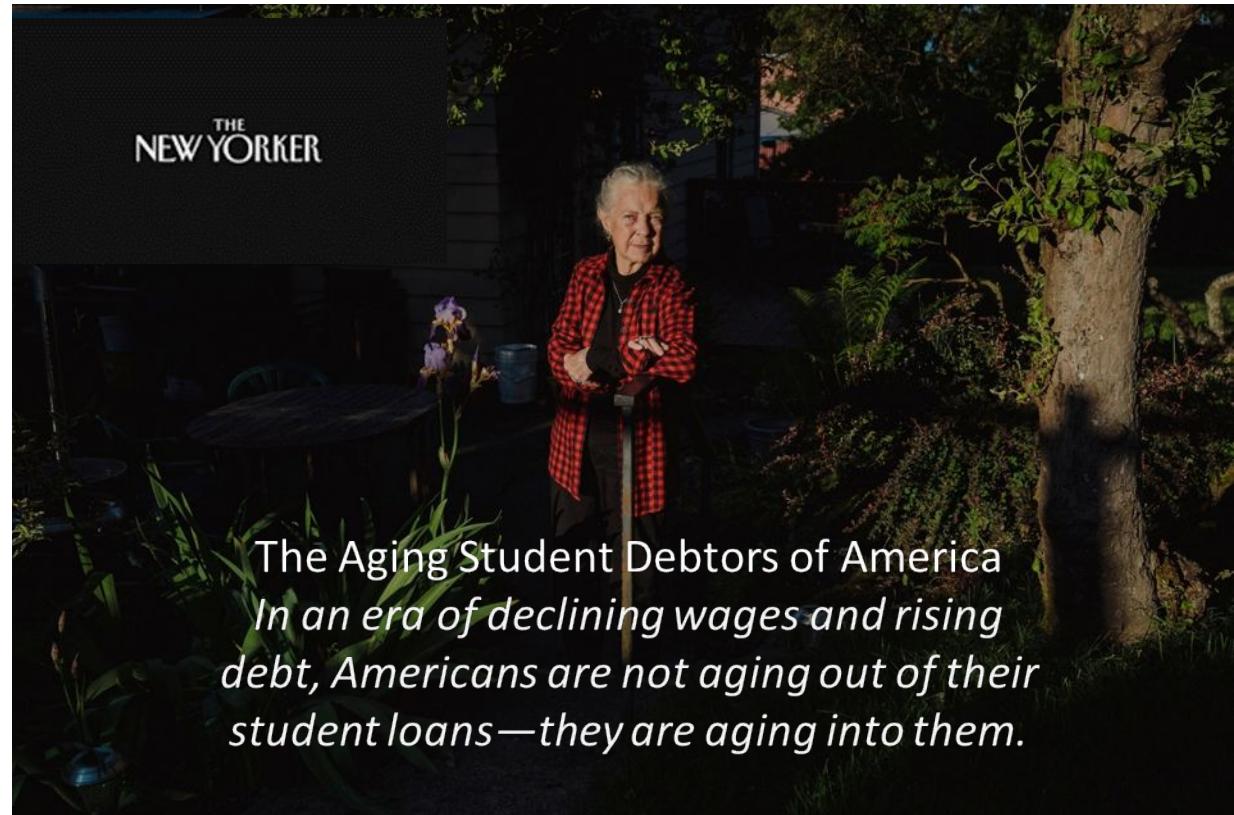
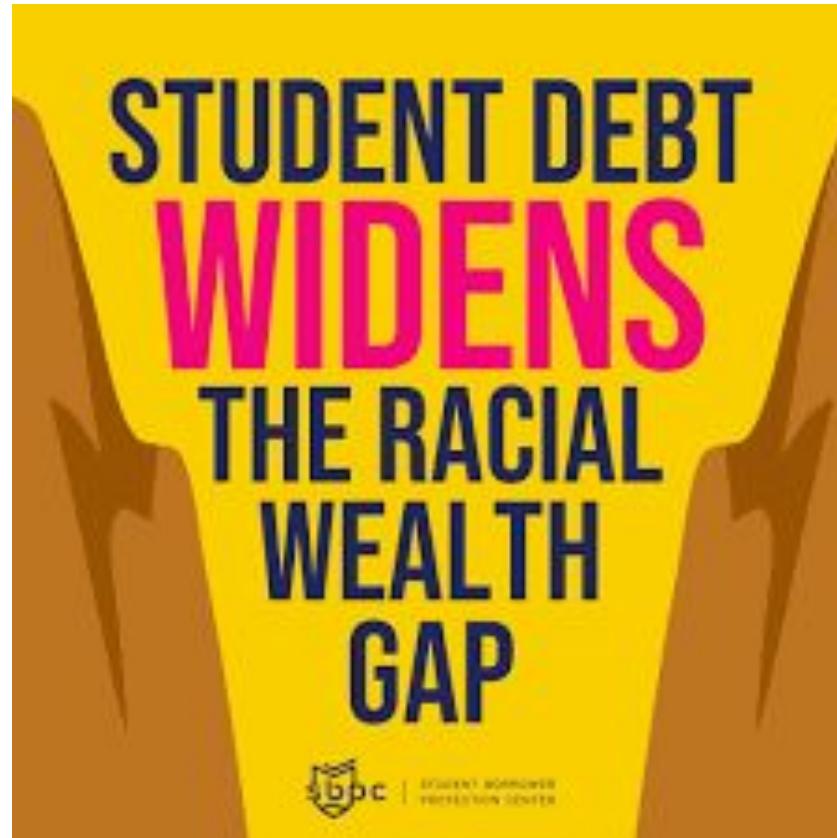
Rapidly evolving legal landscape leaving borrowers in limbo and causing confusion:

- 8 million borrowers in forbearance from SAVE litigation
- Backlog in Income-Driven Repayment Plan applications
- Changes to Public Service Loan Forgiveness rules
- OBBBA: Sweeping Changes to Student Loan Borrowing and Repayment

Just as collections resume:

- Student loan payments resumed in October of 2023
- Credit reporting for delinquent loans resumed January of 2025
- Involuntary collections rolling out- tax refund offsets happening now

Student Loan Debt: Can Threaten Financial Security



Student Loan Developments: OBBBA- New Budget Reconciliation Act



One Bill Brings Big Adjustments for Borrowers

- Sets new limits on student loan borrowing
- Changes both current and future borrowers' repayment options
- Sunsets eligibility for income-driven repayment plans for Parent PLUS loans
- Eliminates short-term debt relief options for borrowers
- Allows borrowers two chances to rehabilitate a defaulted loan (current limit is one)
- Extends tax relief for loan forgiveness for Total and Permanent Disability Discharges and Death Discharges
- Makes changes to institutional accountability
- Delays regulations designed to bring relief to borrowers harmed by their schools



Student Loan Developments: OBBBA New Borrowing Limits Effective July 1, 2026

Undergraduate Direct Subsidized and Unsubsidized Loans

- No change

Parent PLUS Loans

- Annual Limit of \$20,000; Lifetime limit \$65,000 per child (includes both parents).
- EXCEPT: If received a Parent Plus loan before July 1, 2026, can continue borrowing under existing cap (the cost of attendance) for up to 3 years to support that same dependent student.

Graduate Direct Unsubsidized Loans

- Master's Degrees: Annual Limit of \$20,500; Lifetime limit of \$100,000
- Professional Degrees (e.g., law/medical): Annual limit of \$50,000; Lifetime limit of \$200,000.

Graduate Plus Loans

- Phased out starting July 1, 2026
- EXCEPT: If received a Grad Plus loan before July 1, 2026, can continue borrowing under existing cap (the cost of attendance) for up to 3 years to support to finish the program.

Student Loan Developments: OBBBA New Borrowing Limits Effective July 1, 2026



Impact: More Private Student Loans

The Philadelphia Inquirer
BUSINESS

As Trump limits federal college loans, a new private lender specializes in lending to families desperate for a student to graduate

New rules limit government student loans. Start-up GradBridge hopes to profit from those who don't qualify for mainstream private finance.

Federal Loans:

- Offer more flexible options and protections for borrowers including income-driven repayment plans and loan forgiveness programs.
- Default after 270 days of missed payments.
- No statute of limitations for collection.
- Can seize tax refunds, garnish wages and take Social Security benefits without going to court.

Private Loans:

- Fewer protections and relief programs.
- Most require a co-signer.
- Interest can be variable and extremely high.
- Default can be 1 missed payment.
- Subject to state statute of limitations.
- Can only sue in court to collect.

Student Loan Developments: OBBBA New Standard Plan and IDR Plan



Traditional Repayment Plans	Income Driven Repayment Plans
<ul style="list-style-type: none">More predictable paymentsNo recertification of incomeBest suited for those with high income relative to debt	<ul style="list-style-type: none">Affordable payments based on incomeLoan forgiveness (20-25 years previously)Best suited for those with high debt balances and low to moderate income or for borrowers pursuing loan forgiveness programs
Current Plans: <ul style="list-style-type: none">StandardExtendedGraduated	Current Plans: <ul style="list-style-type: none">Income-Based Repayment (IBR)Pay As You Earn (PAYE)Income-Contingent Repayment (ICR)Savings for a Valuable Education (SAVE)
OBBA: For Future Borrowers 7/1/26: <ul style="list-style-type: none">New Tiered Standard Plan	OBBA: For Future Borrowers 7/1/26: <ul style="list-style-type: none">Sunsets SAVE, ICR, and PAYENew Repayment Assistance Plan (RAP)

Student Loan Developments: OBBBA New Standard Plan and IDR Plan



New Tiered Standard Plan

- For loans disbursed on or after July 1, 2026
- Repayment based on the total amount borrowed

Total Amount of Borrowed	Repayment Period
Less than \$25,000	10 years
\$25,000-\$50,000	15 years
\$50,000-\$100,000	20 years
Greater than \$100,000	25 years

Student Loan Developments: OBBBA New Standard Plan and IDR Plan



Repayment Assistance Plan (RAP)

- Only for Direct Loans.
- Calculates payments at 1%-10% of Adjusted Gross Income (AGI).
- No protected income, no adjustment for inflation.
- Payment reduced by \$50 for each dependent claimed on a tax return.
- **No \$0 payment.** Minimum payment is \$10.
- **No cap on payment.**
- Spousal income can be excluded when filing separately.
- **Interest not covered by payment is waived** with principal match up to \$50/mo if payment does not reduce principal by \$50 (i.e., balances will go down).
- Offers **forgiveness after 30 years**.
- Eligible for Public Service Loan Forgiveness. (10 years.)

Income range	% of income used to calculate monthly bill	Monthly bill range <i>before</i> subtracting \$50 per dependent (<i>with \$10 minimum payment after deductions</i>)
Less than \$10,000	NA	\$10
\$10,000-\$20,000	1%	\$10-\$16
\$20,000-\$30,000	2%	\$33-\$50
\$30,000-\$40,000	3%	\$75-\$100
\$40,000-\$50,000	4%	\$133-\$166
\$50,000-\$60,000	5%	\$208-\$250
\$60,000-\$70,000	6%	\$300-\$350
\$70,000-\$80,000	7%	\$408-\$466
\$80,000-\$90,000	8%	\$533-\$600
\$90,000-\$100,000	9%	\$675-\$750
Greater than \$100,000	10%	\$833+



Student Loan Developments: OBBBA Repayment Plan Changes for STUDENT BORROWERS

Repayment Plans for Student Borrowers

- Borrowers, for now, can remain in all existing IDR plans, including SAVE.

PAYE, ICR, and SAVE:

- Will be eliminated by July 1, 2028.
- **After July 1, 2028, current borrowers will have access to a modified version of the IBR plan:**
 - Modified IBR plans will have no income test but will retain a cap on payments.
 - Loans prior to July 1, 2014: 15% of income over 150% of Federal Poverty Level; 25 years to forgiveness
 - Loans prior to July 1, 2014: 10% of income over 150% of Federal Poverty Level; 20 years to forgiveness
- If borrowers do not choose, student borrowers with Direct Loans will be enrolled in RAP; FFEL loans will be placed in the IBR plan.

SAVE:

- Borrowers currently enrolled in SAVE plan remain in forbearance. Time spent in this forbearance does not count toward loan forgiveness. Interest has resumed as of August 1, 2025.
- Settlement forthcoming: will determine what plan borrowers will be switched to.
- Borrowers can switch to other IDR (or non-IDR) plans, including IBR, PAYE and ICR.



Student Loan Developments: OBBBA Repayment Plan Changes for STUDENT BORROWERS

Borrowers with ANY New Loans after July 1, 2026:

- Borrowers that take out loans after July 1, 2026, will only be able to choose between RAP and New Tiered Standard Plan.
- These borrowers must pay back all their loans in the same repayment plan.
 - Except: they may have different plans for their own student loans and their Parent PLUS loans.
- **This means taking out a loan after July 1, 2026, changes the borrower's repayment options on all of their loans, regardless of when they were taken out.**
 - Example: If a borrower consolidates a loan after July 1, 2026, they will only be able to repay **all of their loans** through the RAP or New Tied Standard Plan.



Student Loan Developments: OBBBA Repayment Plan Changes for STUDENT BORROWERS

Compare New RAP and IBR Plans

Assumptions:

Loan balance - \$85,500

Interest Rate – 6.58%

Dependents – 1 for RAP
plan

Family Size – 2 for IBR
plans

Adjusted Gross Income (AGI)	% AGI (RAP)	Monthly Payment		
		RAP	Modified IBR (10%)	Modified IBR (15%)
15,000	1%	10	-	-
30,000	2%	10	-	-
45,000	4%	100	111	166
60,000	5%	200	236	353
75,000	7%	388	361	541
90,000	8%	550	486	728
105,000	10%	825	611	916
120,000	10%	950	736	974
135,000	10%	1,075	861	974
150,000	10%	1,200	974	974



Student Loan Developments: OBBBA Repayment Plan Changes for PARENT BORROWERS

*****Most Parent-PLUS Borrowers Will Lose Access to Affordable
Income-Driven Payment Plans after July 1, 2026*****

Existing Parent-PLUS Borrowers:

- **Deadline:** have until July 1, 2026, to **consolidate** and enroll in an Income Driven Repayment (IDR) Plan.
- They must first enroll in ICR and make at least one payment before transitioning to IBR (subject to change).
- Consolidation **must be complete by July 1, 2026**; need to start ASAP.

Parent-PLUS Loans taken out on or after July 1, 2026:

- Can only be paid in the new Tiered Standard Plan. Without access to RAP or other IDR plans, there is **no path to forgiveness** through IDR or PSLF.

Borrowers with any new loans taken out on or after July 1, 2026:

- Borrowers must pay back all their loans in the same repayment plan.
- If an existing Parent-PLUS borrower takes additional Parent-PLUS loans on or after July 1, 2026, they will have to pay **all their loans** back in the new Tiered Standard Plan.



Student Loan Developments: OBBBA Guidance for Borrowers

Borrowers in SAVE Forbearance:

- Borrowers who can afford other repayment plans, can switch to IBR, PAYE or ICR.
- Choose the cheapest option, but PAYE and ICR will sunset after July 1, 2028, so may have to switch again.
- Borrowers who cannot afford other options, can stay in forbearance.

Student Borrowers who want to keep access to IBR (which has payment caps):

- **Use caution:** Taking out new loans, including a consolidation loan, on or after July 1, 2026, will require them to repay all of their debt in the new Tiered Standard Plan or RAP. They will lose access to IBR.

Existing Parent-PLUS Borrowers who want access to an IDR plan after July 1, 2026:

- Consolidate prior to July 1, 2026, and enroll in ICR before July 1, 2028.
- Parents taking out loans for Fall of 2025 and Spring of 2026 semesters should consolidate immediately upon receiving their loans and enroll in ICR.
- ICR will sunset but borrowers will be eligible for modified IBR.

Existing Parent-PLUS Borrowers who will need more funding after July 1, 2026:

- Be prepared to pay back all loans under the Standard Plan, with no access to IDR or PSLF forgiveness.
- Consider other future funding options: private loans, second parent borrowing, less expensive schools, other savings and resources.



Student Loan Developments: OBBBA Case Example

Mike and Mary have a junior in college, Mark. Mary has taken out \$50,000 in Parent PLUS loans to help pay for Mark's education. She works for the City and is planning to remain there for another 15 years before retiring. She had planned to borrow another \$20,000 in Parent PLUS loans for Mark's senior year (September of 2026 through May of 2027).

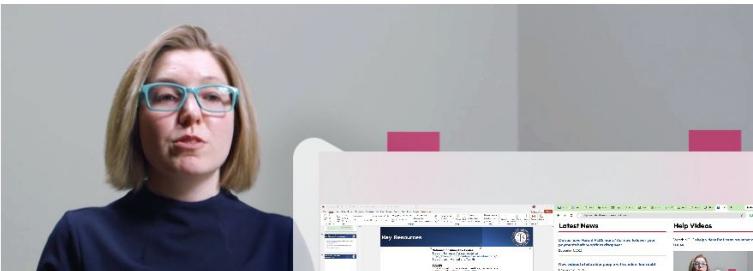
- Will she be able to take out another \$20,000 in Parent PLUS under the new borrowing limits?
- If she takes out another \$20,000 in Parent PLUS loans for Mark's senior year, will she be able to repay the \$70,000 in loans under an income-driven repayment plan so she can qualify for Public Service Loan Forgiveness after working for the City government for 10 years?



Providing Borrower Support: Sources of Help

Help Videos

Watch NCLC's [help videos](#) for tips on a number of student loan issues.



FREE WEBINAR

The Coming Sea Change in Student Loans: What It Means for You



National Consumer Law Center:

Student Borrower Assistance Center

<https://www.studentloanborrowerassistance.org/>

Student Loan Manual and Toolkit

EDCAP:

Strong social media outreach and regular webinars

Payment calculators and more on:

<https://www.edcapny.org/>

Trainings and Monthly Meetings with counselor network

Federal Student Aid:

www.StudentAid.gov

City's FREE Financial Empowerment Centers/ Clarifi:

<https://www.phila.gov/programs/financial-empowerment-centers/>

855-349-7445

Community Legal Services:

For low-income borrowers: www.clsphila.org.

Providing Borrower Support: Guidance on Repayment Strategies



Strategy	Description
Pay debt in full as quickly as possible	<ul style="list-style-type: none">This strategy is suitable for borrowers with low loan balances or high income relative to their balance.They have the option to make lump sum payments or pay more than the required amount, regardless of the repayment plan.
Pay minimum required and pursue forgiveness, if eligible	<ul style="list-style-type: none">Borrowers with high balances or low to moderate income compared to their debt can opt for this strategy.They make the minimum required payment until they become eligible for forgiveness.Making extra payments is not advisable if you expect to get forgiveness.
Pay minimum required until death do you part!	<ul style="list-style-type: none">If paying off your debt or pursuing forgiveness is not a feasible option, consider paying the minimum required until you die.This strategy is often chosen by older borrowers who cannot realistically repay their loans or achieve forgiveness.Federal student loans are dischargeable upon death.



Providing Borrower Support: Guidance on Paths to Loan Forgiveness

Public Interest Loan Forgiveness (PSLF): forgives balance of Direct Loan after 10 years of qualifying payments while working in qualifying public service employment

Income-Driven Repayment Forgiveness (IDRF): cancels loans after 20-30 years in repayment for borrowers enrolled in an income-driven repayment plan

Total and Permanent Disability Discharge (TBD): discharges loans when a borrower cannot work because of a mental or physical condition

Closed School Discharge: for borrowers who did not complete their program because the school closed

Borrower Defense to Repayment: for borrowers who attended a school that misled or deceived them

False Certification Discharge: for borrowers who attended a school that falsely certified their eligibility for federal loans (e.g. no GED/HD diploma)

Identity Theft Discharge: for victims of identity theft

Student Loans and Upcoming Tax Season: Involuntary Collections Resume



After 5-year pause, involuntary collections of student loans have resumed.

Nearly 10 million borrowers could be in default soon- about 25% of the total loan portfolio.

Applies only to student loans in **DEFAULT**

- **Default:** when a borrower has missed 9 months of payments (270 days)
- **Delinquency:** any missed payment; serious delinquency of 90 days or more gets reported to credit reporting agencies

Student Loans and Upcoming Tax Season: Involuntary Collections Resume



Consequences of Default:

- Damaged credit history and collection costs
- Denial of federal aid and forgiveness programs
- Ineligible to obtain or modify FHA-insured mortgages or similar programs
- Federal government has extraordinary collection powers:
 - **Tax refund seizure**- **happening now**
 - **Social Security offset**- initially June now postponed
 - **Administrative wage garnishment**- initially summer, could restart

These actions do not require a lawsuit or court judgment.

Student Loans and Upcoming Tax Season: Involuntary Collections Resume



Borrowers need to know their loan status

- Log in to StudentAid.gov
- On their “Dashboard” or “My Aid” they may see a red banner with a status notice.
- Under “My Aid” they can also scroll down or click on “Loan Breakdown”
- Click on “View Details” for loans with a balance.
- They will see the repayment status.
- Can contact their loan servicer or the Default Resolution Group at 1-800-621-3115
- Can check if they are on the Treasury Offset Program List by calling 800-304-3107.

A screenshot of the StudentAid.gov dashboard. At the top, a red banner displays the message: "You have 3 loans in default. Don't get discouraged if you're in default on your federal student loans. You have options for getting out of default. Find out who to contact." Below the banner, there is a "Plan Ahead" section with a "Start a New 2025-26 FAFSA® Form" button and a "FAFSA form" logo. The main area is titled "My Aid" and shows two circular progress bars: "Loans" (dark blue) and "Grants" (green). Below the bars, a table lists two loans. The first loan is a "Subsidized Loan" with a red "Default" status indicator. A red arrow points to the "Default" status. The second loan is an "Unsubsidized Loan" with a red "Default" status indicator. The table columns include: Default, Subsidized Loan, Loan Date, Loan Status, Repayment Plan, Interest Rate, and Total Balance. The first loan has a total balance of \$4,428 and the second loan has a total balance of \$325.

Default	Subsidized Loan	Loan Date	Loan Status	Repayment Plan	Interest Rate	Total Balance
● Default	Subsidized Loan		Default	N/A	0.00%	\$4,428
● Default	Unsubsidized Loan	9/24/03	Default	N/A	0.00%	\$325

Student Loans and Upcoming Tax Season: Involuntary Collections Resume



Options to Get Out of Default BEFORE Filing Taxes

1. Consolidate Loans

- Have a limited number of times to consolidate

2. Rehabilitate Loans

- One-time option (starting July 1, 2027, can do it twice)
- 9 payments over a 10-month period that is either
 - 15% of discretionary income (using 150% of poverty level)
 - Approved amount based on income and expenses

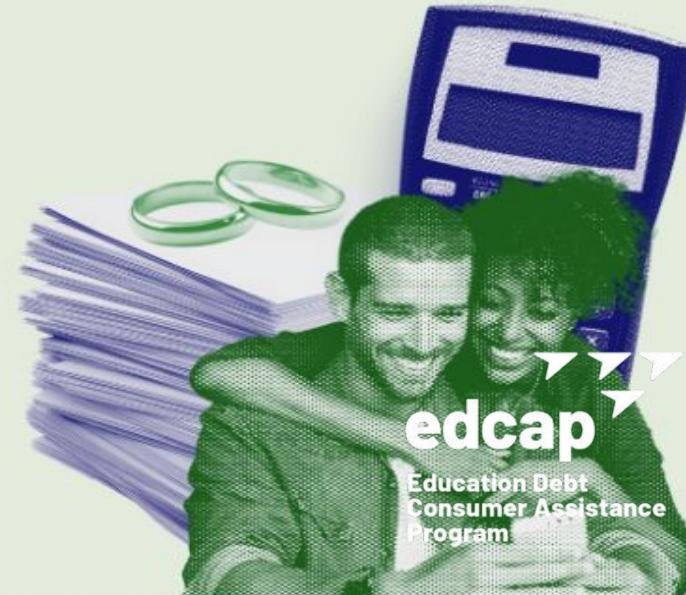
Student Loans and Upcoming Tax Season: Married Couples and Tax Filing Status



NEWS & BLOG

Repayment and Tax Filing Guide for Married Borrowers with Student Loans

January 6, 2025



Married borrowers on income-driven repayment plans:

- If they file taxes jointly, payments will be based on combined income. If they file separately, payments based on each borrower's individual income.
- Must consider the impact on the amount of tax they will pay as a couple as well.

Student Loan Debt Recap: Two Upcoming Deadlines for Taking Action



Borrowers need to get out of default before they file their taxes if they are expecting a refund.

Parent borrowers must consolidate their loans before July 1, 2026, or they will lose access to affordable repayment plans based on their income.



CONTACT INFORMATION:

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ACTION TEAM MEETINGS

In Action Teams, please discuss:

- Meeting Dates (Spring)
- Key Questions
- Goals and Deliverables (Fall 2025)

**Ways your action team can support students
submitting FAFSA & PHEAA on time**

<u>Fall 2025:</u>	College Applications
<u>Winter 2025:</u>	FAFSA Completion Campaign
<u>Spring 2026:</u>	Summer Melt Work

BECOME A CASE MEMBER:



CLOSING

Key Dates:

- Action Team Meetings:

Data & Evaluation	On-Time High School Graduation	On-track to College Graduation
<ul style="list-style-type: none">• January 15 at 2:00pm• February 19 at 2:00pm• April 16 at 2:00pm• May 21 at 2:00pm	<ul style="list-style-type: none">• January 12 at 11:00am• February 9 at 11:00am• April 13 at 11:00am• May 11 at 11:00 am	<ul style="list-style-type: none">• January 26 at 10:00am• February 23 at 10:00am• April 27 at 10:00am• May 18 at 10:00am

CASE Next Network-Wide Meeting
- March 2026

Resources on CASE website:

<https://www.casephilly.org/resources>



Family and Student Companion Guide

Designed to empower families and students toward successful postsecondary educational outcomes that lead to fulfilling careers.



Step Up to College Guide

A guide to the college preparation, application, admissions, and financial aid processes.



Website & Instagram

Connecting Philadelphians to the resources and programs to help them plan, apply and pay for college.



CCP's Catto Scholarship

The Octavius Catto Scholarship is a city-funded initiative for low-income Philly students to attend CCP for free.

POSTSECONDARY PLANNING Resources

College Application Week Campaign

What's Your Plan? Resources for Students and Families

Resources for Practitioners

FAFSA Resources

Resources for Practitioners

Resources for Students and Families

Guidance for contributors without an SSN

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