

**CSN – we help
students fulfil
their dreams**

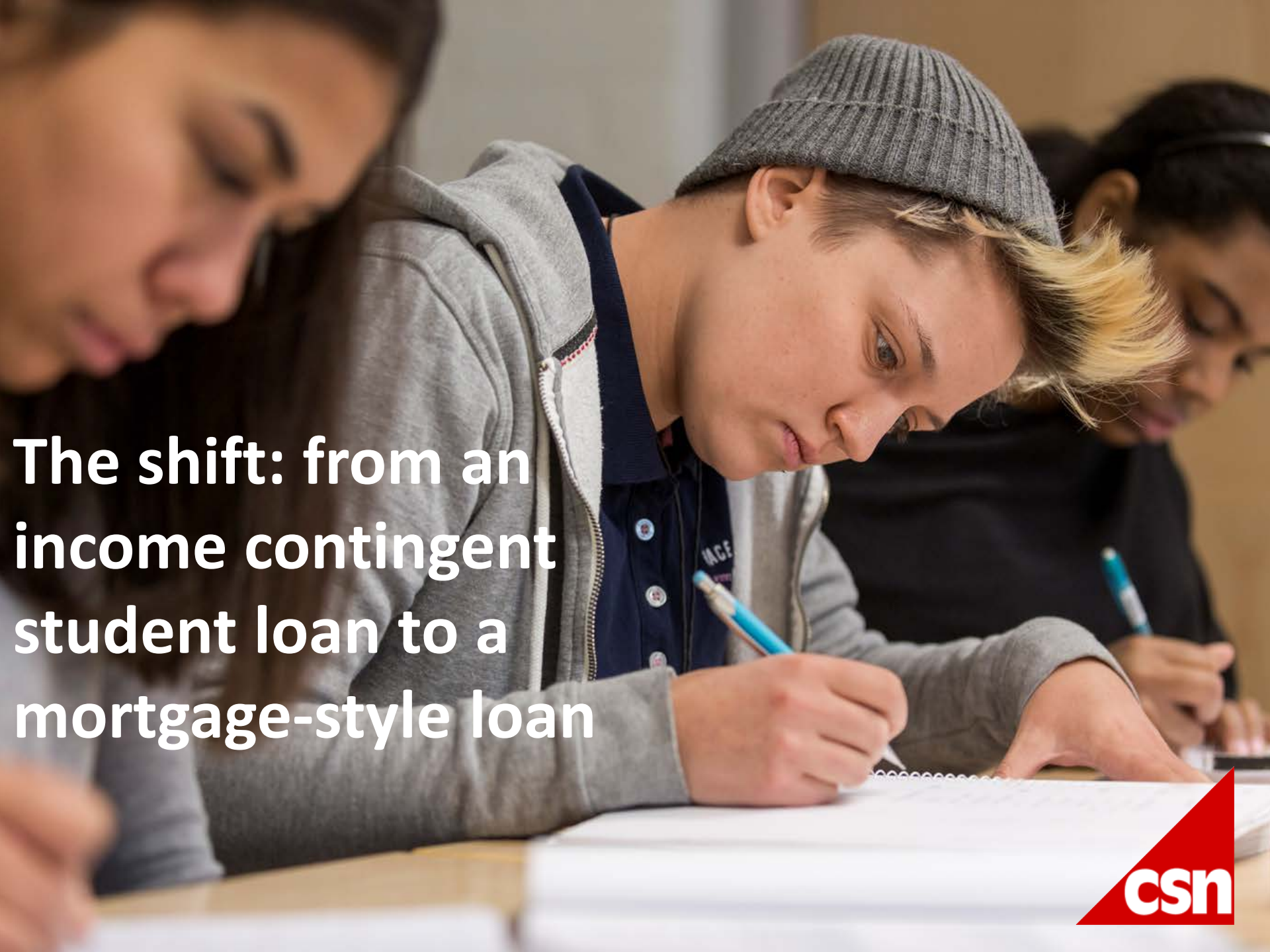
**Restructuring Student Loans Conference
Washington DC, June 2016
Christina Forsberg**

csn

**A sustainable
system for
everyone**



csn

A photograph of three students sitting at a desk in a classroom, focused on their work. The student in the center is wearing a grey hoodie and a grey beanie, writing in a notebook with a blue pen. The student on the left is partially visible, and the student on the right is also writing. The background is a plain, light-colored wall.

**The shift: from an
income contingent
student loan to a
mortgage-style loan**

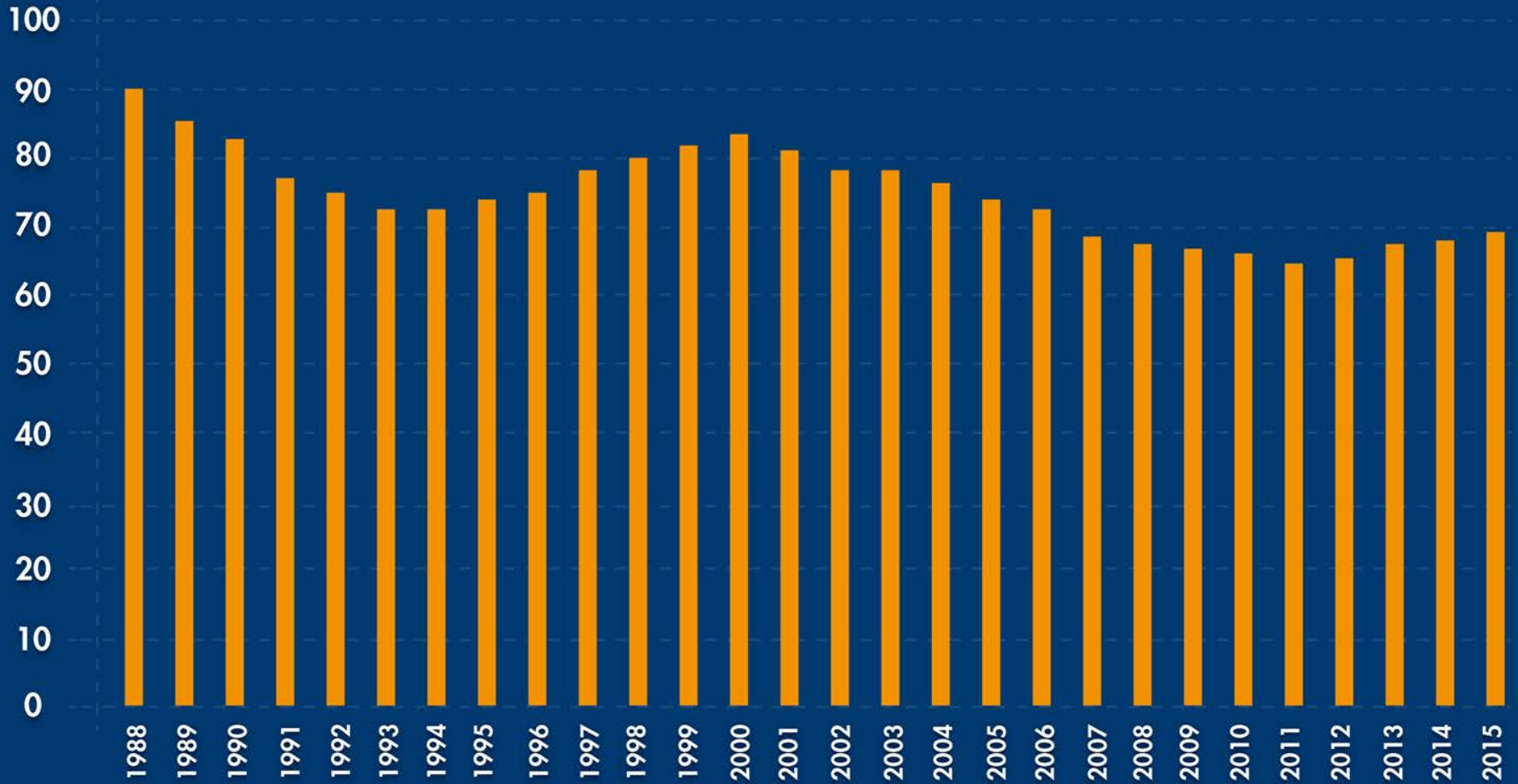


Why 25 years of
repayment?

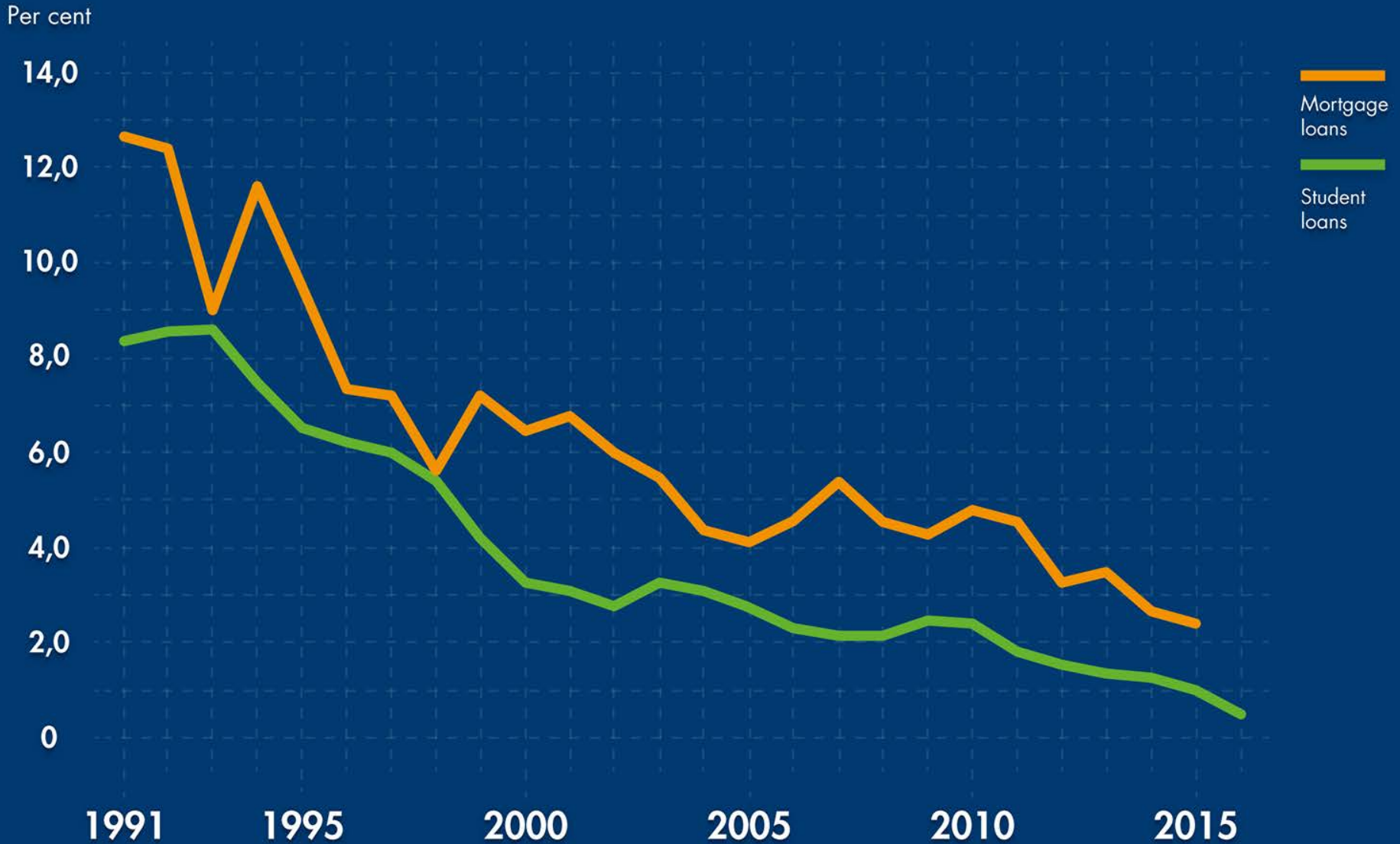


PROPORTION OF STUDENT AID RECIPIENTS BORROWING TO FINANCE THEIR STUDIES

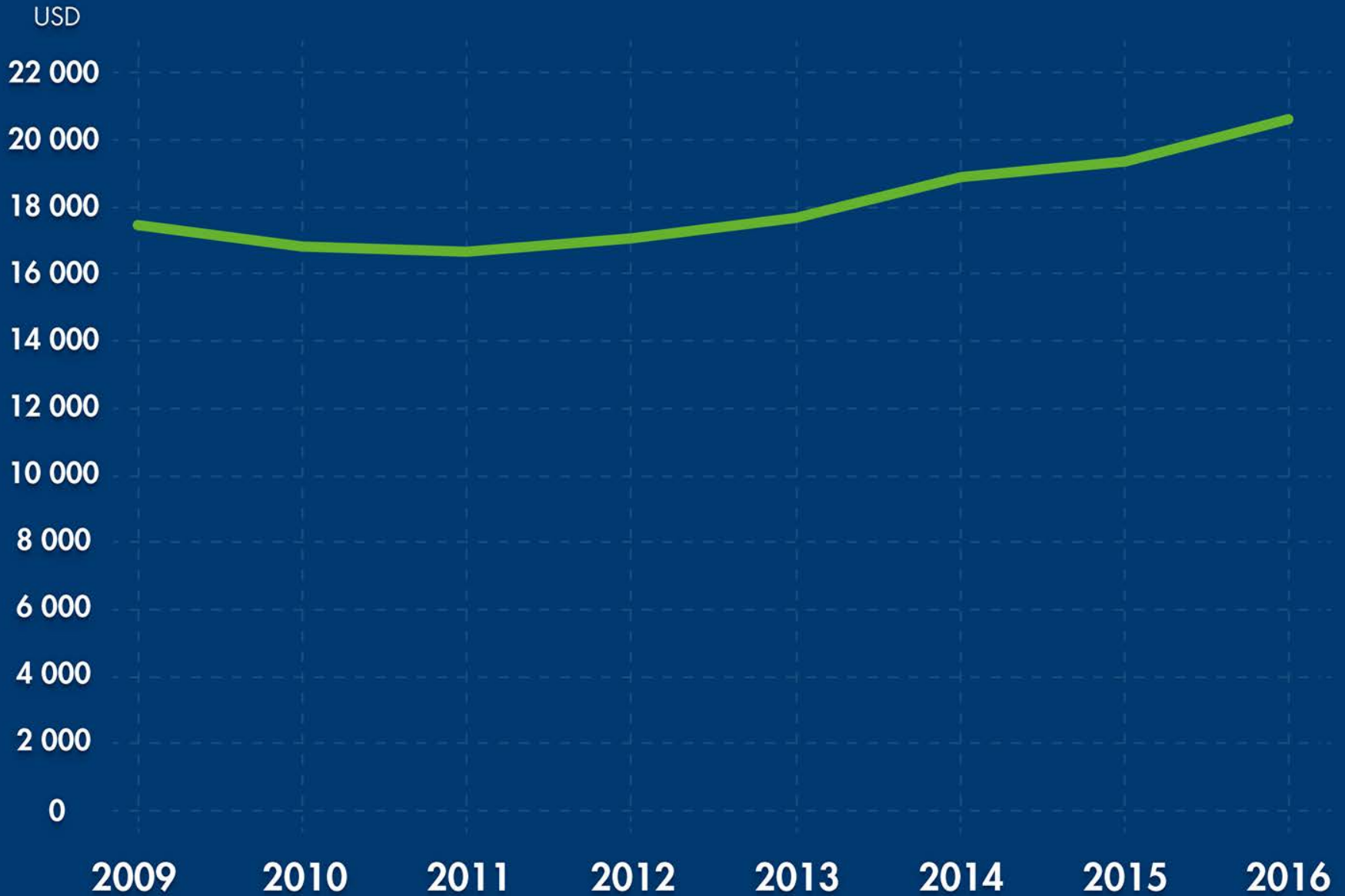
Per cent



STUDENTS LOANS AND AVERAGE INTEREST RATES FOR MORTGAGE LOANS



LEVEL OF DEBT – AFTER FINISHING HIGHER EDUCATION





Challenges





Thank you!

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