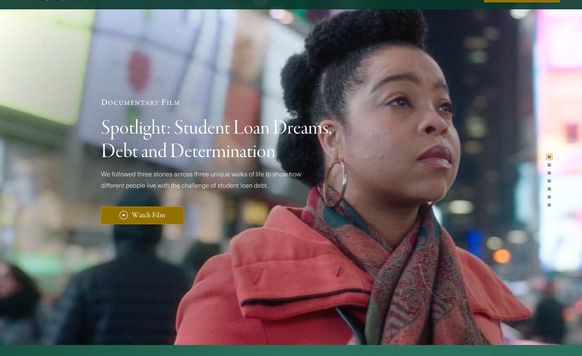


Documentary Film

Spotlight: Student Loan Dreams, Debt and Determination

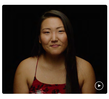
We followed three stories across three unique walks of life to show how different people live with the challenge of student loan debt.

Watch Film

44 million people living with over $1.6 trillion in debt

The amount of student loan debt in the U.S. has eclipsed $1.6 trillion across roughly 44 million borrowers. It is now one of the largest sources of consumer debt in the country – second only to mortgage debt. These are the faces behind the numbers.

Real stories



Khaliun

$200,000 (est.) Debt

Has an undergraduate with a Bachelor's degree in International Studies and is hoping to get her JD.



Jillian

$60,000 Debt

Recently graduated with an MFA and is living in New York as a working actor. It will take her 25 years to pay off her debt.



Brian and Aimee

$550,000 Debt

A married couple of ten years, the Osticks paid off their student debt in six and a half years while raising three children.

The high cost of higher education

Approximately $1.6 trillion in debt spread across approximately 44 million borrowers in the US.

Roughly 25% of student loan borrowers needed a second job to pay off their student debt.

More than 7 in 10 student loan borrowers believe student loan debt has impacted their ability to purchase a home or take a vacation.

Our Solution ›

Attribution: Student Loan Debt and Housing Report 2017, "When Debt Holds You Back", Oliver Wyman

Our Mission

At First Republic, we believe that student loan debt is an investment – a choice every generation makes to achieve their highest potential – not a crisis to overcome. That's why we're changing the conversation from obstacle to opportunity, and shining a spotlight on the dreams, debt and determination of individuals from across the country who are investing in their futures – regardless of the cost.

For a lot of people, paying off student loans can seem pretty overwhelming. The good news is, that doesn't have to be the case. Most people assume that they're stuck with the monthly payments and interest rates they agreed to when they first took out their student loans.

The fact is, with student loan refinancing, there are options.
So, what is student loan refinancing?

How to address your debt:

Student Loan Refinancing from First Republic

With some of the lowest rates in the industry and a personal banker there to assist borrowers, First Republic offers them the tools to pay off their student debt and focus on achieving their goals.

Our Solution ›

CommonBond

For those living and working outside of First Republic's service area, CommonBond's student loan refinance offers competitive rates and custom solutions to help borrowers pay off their student debt.

Explore CommonBond ›

Gradifi

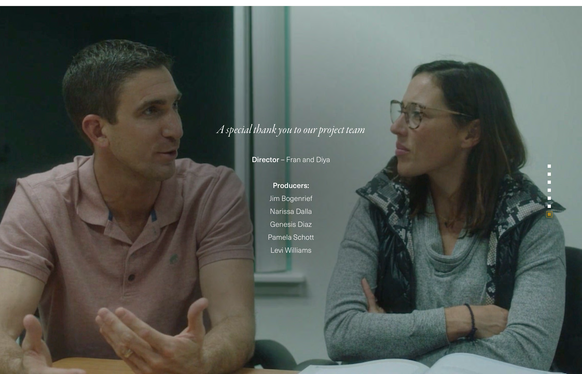
Gradifi offers a way for employers to take part in solving the student loan debt crisis. Their three next generation benefits help attract and retain the dedicated talent companies need to get ahead.

Explore Gradifi ›

American Student Assistance

ASA enables users to speak with a student loan counselor to help them understand their options and set financial goals that will help them move their lives forward.

Explore ASA ›



A special thank you to our project team

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Pamela Schott
Levi Williams