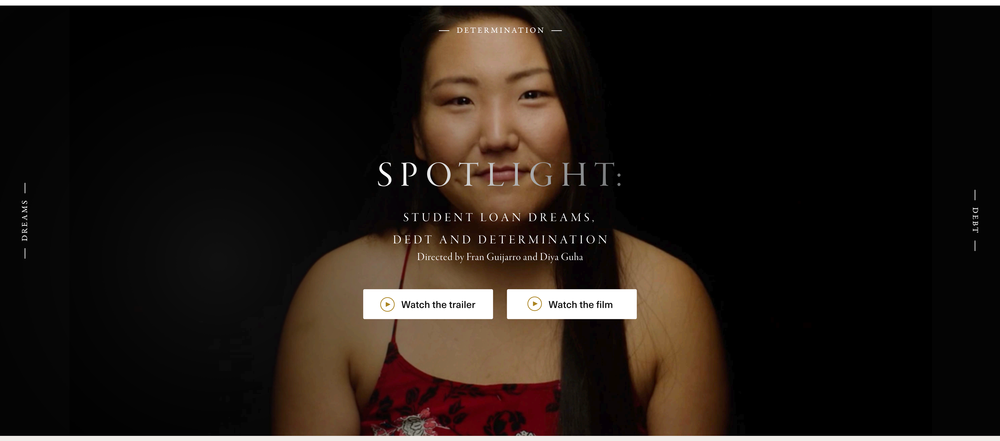
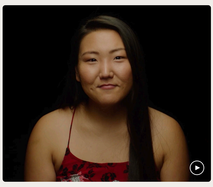



The amount of student loan debt in the U.S. has eclipsed $1.5 trillion across roughly 44 million borrowers. We followed three stories across three unique walks of life to show how different people live with the challenge of student loan debt.

## THEIR STORIES

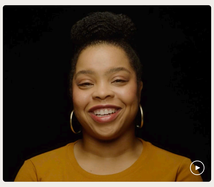


### KHALIUN

Completed her undergraduate with a Bachelor's degree in International Studies and is hoping to pursue a law degree.

Student loan debt:
**$200,000 (estimated)**

Estimated repayment term:
**Unknown**

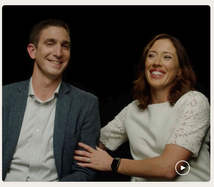


### JILLIAN

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.

Student loan debt:
**$68,000**

Estimated repayment term:
**25 Years**



### BRIAN AND AIMEE

Now doctors, they paid off their medical school debt in six and a half years while raising three children.

Student loan debt:
**$550,000 (combined)**

Payments fulfilled:
**6.5 Years (early repayment)**

### OUR MISSION

## We're changing the conversation from crisis to opportunity.

At First Republic, we believe that student loan debt is an investment – a commitment made by individuals to achieve their highest potential. That's why we're changing the conversation from obstacle to opportunity, and shining the spotlight on the dreams, debt and determination of individuals from across the country who are investing in their futures – regardless of the cost.

## RESOURCES FOR MANAGING STUDENT DEBT

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In an effort to make higher education more accessible, First Republic Bank has partnered with the Posse Foundation to provide financial assistance to the leaders of tomorrow.

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Gradifi offers a way for employers to take part in solving one of our country's most pressing financial crises. Plus, their next generation benefits will attract, engage and retain the dedicated talent companies need to get ahead.

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Student loan refinancing is the process of obtaining a new loan at a new interest rate. Typically, you can refinance both your federal and private student loans, which involves working with another lender to pay off your old loans and getting a new one with different repayment terms and a lower interest rate.



Explore Options

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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 forward.

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American Student Assistance®

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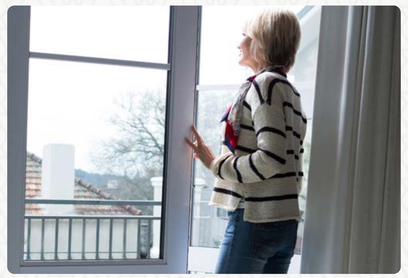
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Want to learn more about managing student loan debt, growing your wealth and the resources available to you? We've built a network of resources that can help set you up for personal and financial success.

Explore Resources



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