



```

name: <unnamed>
log: /home/ubuntu/CAP/Replication Folder/CAP_ge_log.smcl
log type: smcl
opened on: 2 Jun 2017, 16:11:33
r; t=0.00 16:11:33

1 .
2 . timer on 1
r; t=0.00 16:11:33

3 .
4 .
5 . *Next do GE data
6 . import excel "${ge_data}GE-DMYR-2015-Final-Rates.xls", clear firstrow
r; t=1.30 16:11:34

7 .
8 . *Clean up variable names
9 . rename (InstitutionCodesixdigitOPEI InstitutionName City State Zip /
> //
> InstitutionType CIPCode CIPName CredentialLevel OfficialProgramPassZ
> oneFail ///
> AppealStatus DebttoEarningsAnnualRate DebttoEarningsAnnualRateNum //
> /
> DebttoEarningsAnnualRateDen DebttoEarningsAnnualRatePas ///
> DebttoEarningsDiscretionaryI Q R S DebttoEarningsTransitionalRa U V
> W ///
> DebttoEarningsTransitionalDi Y Z AA MeanAnnualEarnings MedianAnnualE
> arnings) ///
> (opeid inst_nm city state zip type control cipcode cipname level ///
> pass_zone_fail appeal_status debt_to_earn_annual_rate ///
> debt_to_earn_annual_num debt_to_earn_annual_denom d_to_e_annual_fpz
> ///
> debt_to_earn_disc_rate debt_to_earn_disc_num debt_to_earn_disc_denom
> ///
> d_to_e_disc_fpz debt_to_earn_trans_rate debt_to_earn_trans_num ///
> debt_to_earn_trans_denom d_to_e_trans_fpz debt_to_earn_trans_disc_ra
> te ///
> debt_to_earn_trans_disc_num debt_to_earn_trans_disc_denom ///
> d_to_e_trans_disc_fpz mean_earnings med_earnings)
r; t=0.08 16:11:34

10.
11. describe

```

```

Contains data
obs:      8,637
vars:      29
size:     3,333,882

```

variable name	storage type	display format	value label	variable label
opeid	str6	%9s		Institution Code (six-digit OPEID)
inst_nm	str65	%65s		Institution Name
city	str20	%20s		City
state	str2	%9s		State
zip	str9	%9s		Zip
type_control	str41	%41s		Institution Type
cipcode	str6	%9s		CIP Code
cipname	str91	%91s		CIP Name
level	str35	%35s		Credential Level
pass_zone_fail	str4	%9s		Official Program Pass/Zone/Fail
appeal_status	str1	%9s		Appeal Status
debt_to_~l_rate	double	%10.0g		Debt-to-Earnings Annual Rate
debt_to_e~l_num	int	%10.0g		Debt-to-Earnings Annual Rate Numerator
debt_to~l_denom	long	%10.0g		Debt-to-Earnings Annual Rate Denominator
d_to_e_annual~z	str4	%9s		Debt-to-Earnings Annual Rate Pass/Fail/Zone
deb~n_disc_rate	double	%10.0g		Debt-to-Earnings Discretionary Income Rate

debt~n_disc_num	int	%10.0g	Debt-to-Earnings Discretionary Income Rate Numerator
de~n_disc_denom	long	%10.0g	Debt-to-Earnings Discretionary Income Rate Denominator
d_to_e_disc_fpz	str4	%9s	Debt-to-Earnings Discretionary Income Rate Pass/Fail/Zone
debt_to~s_rate	str17	%17s	Debt-to-Earnings Transitional Rate
debt_to_e~s_num	str5	%9s	Debt-to-Earnings Transitional Rate Numerator
debt_to~s_denom	str5	%9s	Debt-to-Earnings Transitional Rate Denominator
d_to_e_tr~s_fpz	str4	%9s	Debt-to-Earnings Transitional Rate Pass/Fail/Zone
deb~s_disc_rate	str17	%17s	Debt-to-Earnings Transitional Discretionary Income Rate
debt~s_disc_num	str5	%9s	Debt-to-Earnings Transitional Discretionary Income Rate Numerator
de~s_disc_denom	str5	%9s	Debt-to-Earnings Transitional Discretionary Income Rate Denominator
d_to_e_tr~c_fpz	str4	%9s	Debt-to-Earnings Transitional Discretionary Income Rate Pass/Fail/Zone
mean_earnings	long	%10.0g	Mean Annual Earnings
med_earnings	long	%10.0g	Median Annual Earnings

Sorted by:

Note: Dataset has changed since last saved.

r; t=0.00 16:11:34

```

12.
13.
14.          *Clean Level Codes before analysis begins
15.          encode level, gen(level_code)
16.          r; t=0.00 16:11:34
17.
18.          label define level_codes 1 "Undergrad Cert" 2 "Associates Degree" //
19.          > /
20.          >          3 "Bachelor's Degree" 4 "Post-Baccalaureate
21.          > Cert" ///
22.          >          5 "Master's Degree" 6 "Doctoral Degree" ///
23.          >          7 "First Professional Degree" 8 "Graduate Ce
24.          > rtificate"
25.          r; t=0.00 16:11:34
26.
27.          deststring level_code, replace
28.          level_code already numeric; no replace
29.          r; t=0.00 16:11:34
30.
31.          *Clean up the dataset a bit
32.
33.          *Drop labels
34.          label drop level_code
35.          r; t=0.00 16:11:34
36.
37.

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28.                *Create a temp variable to move the codes
29.                gen test = level_code
   r; t=0.00 16:11:34

30.
31.                *Destrting the new variable
32.                tostring test, replace
   test was float now str1
   r; t=0.01 16:11:34

33.
34.                *Drop the original
35.                drop level_code
   r; t=0.00 16:11:34

36.
37.                *Turn temp variable into a string with a zero at the front
38.                replace test= "0"+test
   variable test was str1 now str2
   (8,637 real changes made)
   r; t=0.00 16:11:34

39.
40.                *Rename it to level code
41.                rename test level_code
   r; t=0.00 16:11:34

42.
43.                *Create a unique combined OPEID, CIPCODE, LEVEL_CODE id
44.                gen opciplev = opeid + cipcode + level_code
   r; t=0.00 16:11:34

45.
46.                *Save Imported Data in Stata Format
47.                saveold "${ge_data}CAP_ge_base_data.dta", replace
   (saving in Stata 13 format)
   (FYI, saveold has options version(12) and version(11) that write files in older
   Stata formats)
   (note: file /home/ubuntu/CAP/Replication Folder/CAP_ge_base_data.dta not found)
   file /home/ubuntu/CAP/Replication Folder/CAP_ge_base_data.dta saved
   r; t=0.01 16:11:34

48.
49.                *Merge on student counts from earnings data release in 2016
50.                preserve
   r; t=0.00 16:11:34

51.
52.                import excel "${ge_data}GE_SSA_Earnings_2014.xls", firstrow clear
   r; t=0.95 16:11:35

53.
54.                rename *, lower
   r; t=0.00 16:11:35

55.
56.                rename (credentiallevelcode verifiedstudentcount) (level_cod
   > e stu_count)
   r; t=0.00 16:11:35

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57.
58.          *Create a unique combined OPEID, CIPCODE, LEVEL_CODE id
59.          gen opciplev = opeid + cipcode + level_code
r; t=0.00 16:11:35

60.
61.          keep opciplev stu_count
r; t=0.00 16:11:35

62.
63.          saveold "${ge_data}GE_SSA_Earnings_student_count.dta", repla
> ce
(saving in Stata 13 format)
(FYI, saveold has options version(12) and version(11) that write files in older
Stata formats)
(note: file /home/ubuntu/CAP/Replication Folder/GE_SSA_Earnings_student_count.dta not
> found)
file /home/ubuntu/CAP/Replication Folder/GE_SSA_Earnings_student_count.dta saved
r; t=0.00 16:11:35

64.
65.          restore
r; t=0.00 16:11:35

66.
67.          *Merge on student count
68.          merge 1:1 opciplev using "${ge_data}GE_SSA_Earnings_student.dt
> a"

      Result                                # of obs.
      -----                                -
      not matched                          5,885
        from master                        0   (_merge==1)
        from using                        5,885 (_merge==2)

      matched                             8,637 (_merge==3)
      -----                                -
r; t=0.02 16:11:35

69.
70.          keep if _merge==3
(5,885 observations deleted)
r; t=0.00 16:11:35

71.          drop _merge
r; t=0.00 16:11:35

72.
73.          saveold "${ge_data}CAP_ge_base_data.dta", replace
(saving in Stata 13 format)
(FYI, saveold has options version(12) and version(11) that write files in older
Stata formats)
file /home/ubuntu/CAP/Replication Folder/CAP_ge_base_data.dta saved
r; t=0.00 16:11:35

74.
75.          destring level_code, replace
level_code: all characters numeric; replaced as byte
r; t=0.05 16:11:35

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76.
77.          keep if inlist(level_code, 5, 6, 7, 8)
(8,192 observations deleted)
r; t=0.00 16:11:35

78.
79.
80.          *Build Out Our Version of the FSA Repayment Estimator
81.
82.          /*
>              Assumptions from FSA Repayment Estimator:
>              -Paying continuously
>              -5% growth in income each year
>              -Family size will remain the same
>              -Poverty guidelines increase based on CBO's estimati
> on of inflation
>              -Stable interest rate
>
>
>          *First Calculate Standard 10yr payment
>
>              *Backing Out Total Loan Balance from Annual Payments
>              * i = annual interest rate
>              * n = number of years
>              * t = number of payments per year
>              * p = annual payment
>
>
>          *Step 1: Calculate Total Loan Balance of loan, set those
>                  without any starting principal balance to missing
>
>                  We do this so that we can find the
>                  standard 10yr payment & calculate forgiveness
>
>          */
83.
84.          gen principal_balance = .
(445 missing values generated)
r; t=0.00 16:11:35

85.
86.          replace principal_balance = ((1-(1+(.068/12))^(10*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) ///
>                  if (level_code==1 | level_code==2) & debt_to_earn_disc_num>0
>
> (0 real changes made)
r; t=0.00 16:11:35

87.          replace principal_balance = ((1-(1+(.068/12))^(15*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) ///
>                  if (level_code==3 | level_code==4 | level_code==5) & debt_to
> _earn_disc_num>0
> (262 real changes made)
r; t=0.00 16:11:35

88.          replace principal_balance = ((1-(1+(.068/12))^(20*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) ///
>                  if (level_code==6 | level_code==7 | level_code==8) & debt_to
> _earn_disc_num>0
> (176 real changes made)
r; t=0.00 16:11:35

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89.
90.      *Step 2: Calculate 10-yr standard payment for each program
91.      * A = P*((r(1+r)^n)/((1+r)^n)-1)
92.      gen standard_payment = principal_balance*((.00566667*(1+.00566667)^120))/(((
> 1+.00566667)^120)-1)
(7 missing values generated)
r; t=0.00 16:11:35

93.
94.      *Replace if payment isn't at least the minimum payment of $50
95.      replace standard_payment = 50 if standard_payment>0 & standard_payme
> nt<50 ///
>
> issing(standard_payment)
(4 real changes made)
r; t=0.00 16:11:35

96.
97.      *Figure out the annual payment
98.      gen annual_payment = standard_payment*12
(7 missing values generated)
r; t=0.00 16:11:35

99.
100.      /*Replace annual payment with the principal balance if the m
> inimum
>
> annual_payment (12*50=$600) is greater than original
> principal
> balance */
101.      replace annual_payment = principal_balance if principal_bala
> nce<600
(0 real changes made)
r; t=0.00 16:11:35

102.
103.
104.      *Step 3: Calculate Discretionary Income in base year (2015),
105.      *to serve as basis for PAYE payment calc
106.
107.      *Earnings in 2014 for 2015 payment year
108.      gen earnings_year_3 = max(med_earnings, mean_earnings)
r; t=0.00 16:11:35

109.
110.      *Calculate 150% of the federal poverty line
111.      local fpl_150 = 11770*1.5
r; t=0.00 16:11:35

112.
113.      *Calculate discretionary median earnings
114.      gen disc_med_earn_year_3 = .
(445 missing values generated)
r; t=0.00 16:11:35

115.      replace disc_med_earn_year_3 = 0 if earnings <= `fpl
> _150'
(3 real changes made)
r; t=0.00 16:11:35

116.      replace disc_med_earn_year_3 = earnings - `fpl_150'
> ///
> if earnings > `fpl_150'
(442 real changes made)
r; t=0.00 16:11:35

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117
118      *Set Earnings Appreciation Rate
119      local earn_grow = .05
120      r; t=0.00 16:11:35
121
122      local earn_grow_factor = 1+`earn_grow'
123      r; t=0.00 16:11:35
124
125      *Step 4: Calculation Income In Years Outside the Base Year
126      /*
127      > th in          Work backward and forward from base year, assuming a 5% grow
128      >                income each year, which is what the FSA Repayment calculator
129      >                assumes. We make the assumption that all repayers enter repa
130      > yment          in January 2013.
131      >                */
132
133      *First moving backward
134      *2013 Earnings for 2014 payment year
135      gen earnings_year_2 = earnings_year_3/`earn_grow_factor'
136      r; t=0.00 16:11:35
137
138      *Calculate 150% of the federal poverty line
139      local fpl_150 = 11670*1.5
140      r; t=0.00 16:11:35
141
142      *Calculate discretionary median earnings
143      gen disc_med_earn_year_2 = .
144      (445 missing values generated)
145      r; t=0.00 16:11:35
146
147      replace disc_med_earn_year_2 = 0 if earnings_year_2 <= `fpl_
148      > 150'
149      (4 real changes made)
150      r; t=0.00 16:11:35
151
152      replace disc_med_earn_year_2 = earnings_year_2 - `fpl_150' /
153      > //
154      >                if earnings_year_2 > `fpl_150'
155      (441 real changes made)
156      r; t=0.00 16:11:35
157
158      *2012 Earnings for 2013 payment year
159      gen earnings_year_1 = earnings_year_2/`earn_grow_factor'
160      r; t=0.00 16:11:35
161
162      *Calculate 150% of the federal poverty line
163      local fpl_150 = 11490*1.5
164      r; t=0.00 16:11:35

```

```

146
147      *Calculate discretionary median earnings
148      gen disc_med_earn_year_1 = .
      (445 missing values generated)
      r; t=0.00 16:11:35

149      replace disc_med_earn_year_1 = 0 if earnings_year_1 <= `fpl_
> 150'
      (4 real changes made)
      r; t=0.00 16:11:35

150      replace disc_med_earn_year_1 = earnings_year_1 - `fpl_150' /
> //
>      if earnings_year_1 > `fpl_150'
      (441 real changes made)
      r; t=0.00 16:11:35

151
152
153      *Now Go Forward in Time with Actual Poverty Level for Years that we
> have it for
154
155      *2015 earnings for 2016 payment year (real poverty level)
156      gen earnings_year_4 = earnings_year_3*`earn_grow_factor'
      r; t=0.00 16:11:35

157
158      *Calculate 150% of the federal poverty line
159      local fpl_150 = 11880*1.5
      r; t=0.00 16:11:35

160
161      *Calculate discretionary median earnings
162      gen disc_med_earn_year_4 = .
      (445 missing values generated)
      r; t=0.00 16:11:35

163      replace disc_med_earn_year_4 = 0 if earnings_year_4
> <= `fpl_150'
      (2 real changes made)
      r; t=0.00 16:11:35

164      replace disc_med_earn_year_4 = earnings_year_4 - `fp
> l_150' if earnings_year_4 > `fpl_150'
      (443 real changes made)
      r; t=0.00 16:11:35

165
166      *2016 earning for 2017 payment year (real poverty level)
167      gen earnings_year_5 = earnings_year_4*`earn_grow_factor'
      r; t=0.00 16:11:35

168
169      *Calculate 150% of the federal poverty line
170      local fpl_150 = 12060*1.5
      r; t=0.00 16:11:35

171
172      *Calculate discretionary median earnings
173      gen disc_med_earn_year_5 = .
      (445 missing values generated)
      r; t=0.00 16:11:35

```


[illegible]

```

193
194         *Determine if there is a partial financial hardship by comparing
195             *standard payment to 10% of Discretionary Income
196
197         *Set blank variable
198         gen interest_month_1_year_1 = 0
199     r; t=0.00 16:11:35
200
201         *Generate interest accruals for 31 day months
202         replace interest_month_1_year_1 = principal_balance*31*(.068
203             > /365) ///
204             if 1==1 | 1==3 | 1==5 | 1==7 | ///
205                 1==8 | 1==10 | 1==12
206         (445 real changes made, 7 to missing)
207     r; t=0.00 16:11:35
208
209         *Generate interest accruals for 30 day months
210         replace interest_month_1_year_1 = principal_balance*30*(.068
211             > /365) ///
212             if 1==4 | 1==6 | 1==9 | 1==11
213         (0 real changes made)
214     r; t=0.00 16:11:35
215
216         *Generate interest accruals for February

```

```

207          replace interest_month_1_year_1 = principal_balance*28*(.068
> /365) ///
>                                     if 1==2
(0 real changes made)
r; t=0.00 16:11:35

208
209          *Add interest for this month to interest principal
210          egen amount_owed_1_year_1 = rowtotal(interest_month_1_year_1
> principal_balance)
r; t=0.00 16:11:35

211
212          *Calculate 10% of discretionary income, divide by 12
213          gen ten_perc_1_year_1 = (disc_med_earn_year_1*.1)/12
r; t=0.00 16:11:35

214
215          *Calculate Repaye Payment as minimum of ten percent and amou
> nt left to pay
216          gen repay_payment_month_1_year_1 = min(ten_perc_1_year_1, a
> mount_owed_1_year_1)
r; t=0.00 16:11:35

217          replace repay_payment_month_1_year_1=. if principal
> balance==.
(7 real changes made, 7 to missing)
r; t=0.00 16:11:35

218
219          *Calculate Repaye Payment as max of amortized payment and $5
> 0, which is the min payment
220          gen standard_paymennt_month_1_year_1 = max(50, standard_paym
> ent)
r; t=0.00 16:11:35

221
222          *Create a fix if the outstanding balance is less tha
> n $50
223          replace standard_paymennt_month_1_year_1 = principal
> _balance if principal_balance<50
(0 real changes made)
r; t=0.00 16:11:35

224
225          *Create an indicator for partial financial hardship if REPAY
> E payment would be lower than standard payment
226          gen part_fin_hard = repay_payment_month_1_year_1<standard_p
> aymennt_month_1_year_1 ///
>                                     & !missing(standard_paymennt_month_1_year_1)
> & !missing(principal_balance)
r; t=0.00 16:11:35

227
228          *Drop all of these variables so the loop doesn't get screwed
> up
229          drop interest_month_1_year_1 amount_owed_1_year_1 ten_perc_1
> _year_1 ///
>                                     repay_payment_month_1_year_1 standard_payme
> nnt_month_1_year_1
r; t=0.00 16:11:35

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230
231
232      /*Step 5: With Loops
>
>          a) Calculate Pay-as-you-earn payment for each year
>          b) Calculate monthly interest accruals
>          c) Calculate portion of actual payment that is interest & pr
> incipal
>          d) Calculate interest running accumulation across months
>          e) Calculate monthly principal paydown
>
>      */
233      *Set up running calculation of the principal balance & accumulating
> interest
234      gen rp_running_princ_bal = principal_balance
(7 missing values generated)
r; t=0.00 16:11:35

235      gen std_running_princ_bal = principal_balance
(7 missing values generated)
r; t=0.00 16:11:35

236      gen act_running_princ_bal = principal_balance
(7 missing values generated)
r; t=0.00 16:11:35

237
238      gen rp_accum_excess_interest = 0
r; t=0.00 16:11:35

239      gen std_accum_excess_interest = 0
r; t=0.00 16:11:35

240      gen act_accum_excess_interest = 0
r; t=0.00 16:11:35

241
242      *Loop through years
243      forvalues year = 1/25{
2.
244          *Loop through months
245          forvalues month = 1/12{
3.
246              *Check Principal Balance at beginning of month
247              gen rp_running_princ_bal`month'`year' = rp_running
> _princ_bal
4.              gen std_running_princ_bal`month'`year' = std_ru
> nning_princ_bal
5.              gen act_running_princ_bal`month'`year' = act_ru
> nning_princ_bal
6.
248              *A) Calculate Interest Amount Accrued in This Month
249
250              *REPAYE
251              *Set blank variable
252              gen rp_interest_month`month'`year'`year' = 0
7.
253              *Generate interest accruals for 31 day months
254              replace rp_interest_month`month'`year'`year'
> ' = rp_running_princ_bal*31*(.068/365) ///
>                                     if `month'==1 | `month'==3 |
> `month'==5 | `month'==7 | ///
>                                     `month'==8 | `month'
> ==10 | `month'==12
8.

```

```

255                                *Generate interest accruals for 30 day months
>
256                                replace rp_interest_month_`month'_year_`year
> ' = rp_running_princ_bal*30*(.068/365) ///
>                                if `month'==4 | `month'==6 |
> `month'==9 | `month'==11
9.
257                                *Generate interest accruals for February
258                                replace rp_interest_month_`month'_year_`year
> ' = rp_running_princ_bal*28*(.068/365) ///
>                                if `month'==2
10.
259                                *STD
260                                *Set blank variable
261                                gen std_interest_month_`month'_year_`year' = 0
11.
262                                *Generate interest accruals for 31 day months
263                                replace std_interest_month_`month'_year_`yea
> r' = std_running_princ_bal*31*(.068/365) ///
>                                if `month'==1 | `month'==3 |
> `month'==5 | `month'==7 | ///
>                                `month'==8 | `month'
> ==10 | `month'==12
12.
264                                *Generate interest accruals for 30 day months
>
265                                replace std_interest_month_`month'_year_`yea
> r' = std_running_princ_bal*30*(.068/365) ///
>                                if `month'==4 | `month'==6 |
> `month'==9 | `month'==11
13.
266                                *Generate interest accruals for February
267                                replace std_interest_month_`month'_year_`yea
> r' = std_running_princ_bal*28*(.068/365) ///
>                                if `month'==2
14.
268                                *Actual
269                                *Set blank variable
270                                gen act_interest_month_`month'_year_`year' = 0
15.
271                                *Generate interest accruals for 31 day months
272                                replace act_interest_month_`month'_year_`yea
> r' = act_running_princ_bal*31*(.068/365) ///
>                                if `month'==1 | `month'==3 |
> `month'==5 | `month'==7 | ///
>                                `month'==8 | `month'
> ==10 | `month'==12
16.
273                                *Generate interest accruals for 30 day months
>
274                                replace act_interest_month_`month'_year_`yea
> r' = act_running_princ_bal*30*(.068/365) ///
>                                if `month'==4 | `month'==6 |
> `month'==9 | `month'==11
17.
275                                *Generate interest accruals for February
276                                replace act_interest_month_`month'_year_`yea
> r' = act_running_princ_bal*28*(.068/365) ///
>                                if `month'==2
18.

```

```

277      > st Is Lumped                                *B) Adjust Accumulated Interest So All Unpaid Interest
278                                                    *into one amount that must be paid off before
279                                                    *REPAYE
280                                                    *Add this month's interest to the running account
281      > cumulated interest
282      egen rp_accum_int_month`month' _year`_year'
283      > = rowtotal(rp_accum_excess_interest rp_interest_month`month' _year`_year')
284      19.
285      replace rp_accum_excess_interest = rp_accum_int_month`month' _year`_year'
286      20.
287      *STD
288      *Add this month's interest to the running account
289      > cumulated interest
290      egen std_accum_int_month`month' _year`_year'
291      > = rowtotal(std_accum_excess_interest std_interest_month`month' _year`_year')
292      21.
293      replace std_accum_excess_interest = std_accum_int_month`month' _year`_year'
294      22.
295      *Actual
296      *Add this month's interest to the running account
297      > cumulated interest
298      egen act_accum_int_month`month' _year`_year'
299      > = rowtotal(act_accum_excess_interest act_interest_month`month' _year`_year')
300      23.
301      replace act_accum_excess_interest = act_accum_int_month`month' _year`_year'
302      24.
303      *C) Calculate a total amount left to be paid (principal
304      > pal & interest) that cannot be exceeded with any payment
305      *REPAYE
306      egen rp_total_balance`month'`_year' = rowtotal(rp_running Princ_bal rp_accum_excess_interest)
307      25.
308      *STD
309      egen std_total_balance`month'`_year' = rowtotal(std_running Princ_bal std_accum_excess_interest)
310      26.
311      *D) Calculate REPAYE Payment and Breakdown
312      *REPAYE amount = minimum of 10% of discretionary
313      > nary income in that year or total balance as of that month
314      *Calculate 10% of discretionary income, divided
315      > de by 12
316      gen ten_perc`month' _year`_year' = (disc_med
317      > _earn_year`_year'*.1)/12
318      27.
319      *Calculate REPAYE Payment as minimum of ten
320      > percent and amount left to pay
321      gen repay_payment_month`month' _year`_year'
322      > = min(ten_perc`month' _year`_year', rp_total_balance`month'`_year')
323      28.
324      *REPAYE payment breakdown:

```

```

308
309                                     *First calculate interest part by taking the
> minimum of the outstanding interest and the REPAYE payment
310                                     gen repay_int_pt_`month'`_year' = min(rp_ac
> cum_excess_interest, repay_payment_month_`month'`_year')
29.
311                                     *Then calculate principal part by calculatin
> g the remaining payment not going toward interest
312                                     gen repay_minus_int_`month'`_year' = repay
> _payment_month_`month'`_year'-rp_interest_month_`month'`_year'
30.                                     gen repay_princ_pt_`month'`_year' = max(
> repay_minus_int_`month'`_year', 0)
31.
313                                     *Then calculate the net change in interest a
> s interest accumulated less interested paid
314                                     gen rp_interest_change_`month'`_year' = -1*(
> repay_int_pt_`month'`_year')+(rp_interest_month_`month'`_year'-repay_int_pt_
> month_`month'`_year')
32.
315                                     *Make adjustment for the REPAYE inte
> rest subsidy
316                                     replace rp_interest_change_`month'
> _year' = rp_interest_change_`month'`_year'/2 if rp_interest_change_`month'`_year'>0
> & !missing(rp_interest_change_`month'`_year')
33.
317                                     *E) Calculate Standard Payment and Breakdown
318
319                                     *Calculate final standard payment as minimum
320                                     > of standard payment and amount left to pay
321                                     gen std_payment_`month'`_year' = min(standar
> d_payment, std_total_balance_`month'`_year')
34.
322                                     *First calculate interest part by taking the
> minimum of the outstanding interest and the standard payment
323                                     gen std_int_pt_`month'`_year' = min(std_inte
> rest_month_`month'`_year', std_payment_`month'`_year')
35.
324                                     *Then calculate principal part by calculatin
> g the remaining payment not going toward interest
325                                     gen std_minus_int_`month'`_year' = std_payme
> nt_`month'`_year'-std_interest_month_`month'`_year'
36.                                     gen std_princ_pt_`month'`_year' = max(std
> _minus_int_`month'`_year', 0)
37.
326                                     *Then calculate the net change in interest a
> s interest accumulated less interested paid (in standard situation, interest never g
> oes unpaid)
327                                     gen std_interest_change_`month'`_year' = -1*
> (std_int_pt_`month'`_year')+(std_interest_month_`month'`_year'-std_int_pt_`mont
> h'`_year')
38.
328
329                                     *F) Calculate True Payment & True Payment Parts & Tr
> ue Interest Change & True Interest Forgiveness
330
331                                     *If there's a hardship, assign the REPAYE pa
> yment, if not then standard payment
332                                     gen actual_payment_`month'`_year' = std_paym
> ent_`month'`_year' if part_fin_hard==0
39.                                     replace actual_payment_`month'`_year' = r
> epaye_payment_month_`month'`_year' if part_fin_hard
40.

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333                                     *If there's a hardship, assign REPAYE intere
> st part, if not standard interest part
334                                     gen actual_int_pt_`month'_'year' = std_int_p
> t_`month'_'year' if part_fin_hard==0
41.                                     replace actual_int_pt_`month'_'year' = re
> paye_int_pt_`month'_'year' if part_fin_hard
42.
335                                     *If there's a hardship, assign REPAYE princi
> pal part, if not standard principal part
336                                     gen actual_princ_pt_`month'_'year' = std_pri
> nc_pt_`month'_'year' if part_fin_hard==0
43.                                     replace actual_princ_pt_`month'_'year' =
> repaye_princ_pt_`month'_'year' if part_fin_hard
44.
337                                     *If there's a hardship, assign REPAYE intere
> st change, otherwise assign standard interest change
338                                     gen actual_interest_change_`month'_'year' =
> std_interest_change_`month'_'year' if part_fin_hard==0
45.                                     replace actual_interest_change_`month'_'y
> ear' = rp_interest_change_`month'_'year' if part_fin_hard
46.
339                                     *Capture interest forgiven at this moment
340                                     gen act_interest_forgiven_`month'_'year' = a
> ctual_interest_change_`month'_'year'/2 if rp_interest_change_`month'_'year'>0 & !mis
> sing(rp_interest_change_`month'_'year') & part_fin_hard
47.
341
342                                     **** Build in a check to make sure payment p
> arts add up to full payment
343                                     gen pts_not_equal_flag_`month'_'year' = roun
> d(actual_payment_`month'_'year')!=round(actual_int_pt_`month'_'year'+actual_princ_pt
> _`month'_'year')
48.
344                                     *G) Draw down the principal & interest balances sep
> arately for REPAYE, Standard & Actual
345
346                                     *REPAYE
347
348                                     *Principal draw down. Take principal amount
> and subtract out principal part of payment
349                                     replace rp_running_princ_bal = rp_running_p
> rinc_bal-repaye_princ_pt_`month'_'year'
49.
350                                     *Store the principal balance after p
> ayment
351                                     gen rp_post_rprinc_`month'_'year' =
> rp_running_princ_bal
50.
352                                     *Interest draw down. Take accumulated intere
> st amount and add net interest change
353                                     replace rp_accum_excess_interest = rp_accum_
> excess_interest+rp_interest_change_`month'_'year'
51.
354                                     *Store the interest balance after pa
> yment
355                                     gen rp_post_aint_month_`month'_'year'_
> _`year' = rp_accum_excess_interest
52.
356
357                                     *Standard

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358
359                                     *Principal draw down. Take principal amount
> and subtract out principal part of payment
360                                     replace std_running_princ_bal = std_running
> _princ_bal-std_princ_pt_`month'`_year'
53.
361                                     *Store the principal balance after p
> ayment
362                                     gen std_post_rprinc_`month'`_year' =
> _std_running_princ_bal
54.
363                                     *Interest draw down. Take accumulated intere
> st amount and add net interest change
364                                     replace std_accum_excess_interest = std_accu
> m_excess_interest+std_interest_change_`month'`_year'
55.
365                                     *Store the interest balance after pa
> yment
366                                     gen std_post_aint_month_`month'`_year
> _`year' = std_accum_excess_interest
56.
367
368
369                                     *Actual
370
371                                     *Principal draw down. Take principal amount
> and subtract out principal part of payment
372                                     replace act_running_princ_bal = act_running
> _princ_bal-actual_princ_pt_`month'`_year'
57.
373                                     *Store the principal balance after p
> ayment
374                                     gen act_post_rprinc_`month'`_year' =
> _act_running_princ_bal
58.
375                                     *Interest draw down. Take accumulated intere
> st amount and add net interest change
376                                     replace act_accum_excess_interest = act_accu
> m_excess_interest+actual_interest_change_`month'`_year'
59.
377                                     *Store the interest balance after pa
> yment
378                                     gen act_post_aint_month_`month'`_year
> _`year' = act_accum_excess_interest
60.
379
380                                     }
61.                                     }
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r; t=4.39 16:11:39

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```

381
382      *Drop unnecessary variables to speed up reshape
383      drop opeid city state zip cipname type_control appeal_status ///
>      debt_to_earn_disc_rate debt_to_earn_disc_num debt_to_earn_disc_denom
>      ///
>      d_to_e_disc_fpz debt_to_earn_trans_rate debt_to_earn_trans_num ///
>      debt_to_earn_trans_denom d_to_e_trans_fpz debt_to_earn_trans_disc_ra
> te ///
>      debt_to_earn_trans_disc_num debt_to_earn_trans_disc_denom d_to_e_tra
> ns_disc_fpz
r; t=0.00 16:11:39

```

```

384
385      *Reshape to long by year, leaving months wide
386      reshape long earnings_year disc_med_earn_year_ ///
>      rp_running_princ_bal_1 ///
>      std_running_princ_bal_1_ act_running_princ_bal_1_ rp_intere
> st_month_1_year_ ///
>      std_interest_month_1_year_ act_interest_month_1_year_ rp_a
> ccum_int_month_1_year_ ///
>      std_accum_int_month_1_year_ act_accum_int_month_1_year_ rp_
> total_balance_1_ ///
>      std_total_balance_1_ ten_perc_1_year_ repaye_payment_month_
> 1_year_ repaye_int_pt_1_ ///
>      repaye_minus_int_1_ repaye_princ_pt_1_ rp_interest_change_1
> _std_payment_1_ ///
>      std_int_pt_1_ std_minus_int_1_ std_princ_pt_1_ std_interest
> _change_1_ ///
>      actual_payment_1_ actual_int_pt_1_ actual_princ_pt_1_ actua
> l_interest_change_1_ ///
>      pts_not_equal_flag_1_ rp_post_rprinc_1_ rp_post_aint_month_
> 1_year_ ///
>      std_post_rprinc_1_ std_post_aint_month_1_year_ act_post_rpr
> inc_1_ ///

```

```

> act_post_aint_month_1_year_ act_interest_forgiven_1_ ///
> rp_running_princ_bal_2_ ///
> std_running_princ_bal_2_ act_running_princ_bal_2_ rp_intere
> st_month_2_year_ ///
> std_interest_month_2_year_ act_interest_month_2_year_ rp_a
> ccum_int_month_2_year_ ///
> std_accum_int_month_2_year_ act_accum_int_month_2_year_ rp_
> total_balance_2_ ///
> std_total_balance_2_ ten_perc_2_year_ repay_payment_month_
> 2_year_ repay_int_pt_2_ ///
> repay_minus_int_2_ repay_princ_pt_2_ rp_interest_change_2
> _ std_payment_2_ ///
> std_int_pt_2_ std_minus_int_2_ std_princ_pt_2_ std_interest
> _change_2_ ///
> actual_payment_2_ actual_int_pt_2_ actual_princ_pt_2_ actua
> l_interest_change_2_ ///
> pts_not_equal_flag_2_ rp_post_rprinc_2_ rp_post_aint_month_
> 2_year_ ///
> std_post_rprinc_2_ std_post_aint_month_2_year_ act_post_rpr
> inc_2_ ///
> act_post_aint_month_2_year_ act_interest_forgiven_2_ ///
> rp_running_princ_bal_3_ ///
> std_running_princ_bal_3_ act_running_princ_bal_3_ rp_intere
> st_month_3_year_ ///
> std_interest_month_3_year_ act_interest_month_3_year_ rp_a
> ccum_int_month_3_year_ ///
> std_accum_int_month_3_year_ act_accum_int_month_3_year_ rp_
> total_balance_3_ ///
> std_total_balance_3_ ten_perc_3_year_ repay_payment_month_
> 3_year_ repay_int_pt_3_ ///
> repay_minus_int_3_ repay_princ_pt_3_ rp_interest_change_3
> _ std_payment_3_ ///
> std_int_pt_3_ std_minus_int_3_ std_princ_pt_3_ std_interest
> _change_3_ ///
> actual_payment_3_ actual_int_pt_3_ actual_princ_pt_3_ actua
> l_interest_change_3_ ///
> pts_not_equal_flag_3_ rp_post_rprinc_3_ rp_post_aint_month_
> 3_year_ ///
> std_post_rprinc_3_ std_post_aint_month_3_year_ act_post_rpr
> inc_3_ ///
> act_post_aint_month_3_year_ act_interest_forgiven_3_ ///
> rp_running_princ_bal_4_ ///
> std_running_princ_bal_4_ act_running_princ_bal_4_ rp_intere
> st_month_4_year_ ///
> std_interest_month_4_year_ act_interest_month_4_year_ rp_a
> ccum_int_month_4_year_ ///
> std_accum_int_month_4_year_ act_accum_int_month_4_year_ rp_
> total_balance_4_ ///
> std_total_balance_4_ ten_perc_4_year_ repay_payment_month_
> 4_year_ repay_int_pt_4_ ///
> repay_minus_int_4_ repay_princ_pt_4_ rp_interest_change_4
> _ std_payment_4_ ///
> std_int_pt_4_ std_minus_int_4_ std_princ_pt_4_ std_interest
> _change_4_ ///
> actual_payment_4_ actual_int_pt_4_ actual_princ_pt_4_ actua
> l_interest_change_4_ ///
> pts_not_equal_flag_4_ rp_post_rprinc_4_ rp_post_aint_month_
> 4_year_ ///
> std_post_rprinc_4_ std_post_aint_month_4_year_ act_post_rpr
> inc_4_ ///
> act_post_aint_month_4_year_ act_interest_forgiven_4_ ///
> rp_running_princ_bal_5_ ///
> std_running_princ_bal_5_ act_running_princ_bal_5_ rp_intere
> st_month_5_year_ ///
> std_interest_month_5_year_ act_interest_month_5_year_ rp_a
> ccum_int_month_5_year_ ///
> std_accum_int_month_5_year_ act_accum_int_month_5_year_ rp_
> total_balance_5_ ///
> std_total_balance_5_ ten_perc_5_year_ repay_payment_month_
> 5_year_ repay_int_pt_5_ ///
> repay_minus_int_5_ repay_princ_pt_5_ rp_interest_change_5
> _ std_payment_5_ ///

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> std_int_pt_5_ std_minus_int_5_ std_princ_pt_5_ std_interest
> _change_5_ ///
> actual_payment_5_ actual_int_pt_5_ actual_princ_pt_5_ actua
> l_interest_change_5_ ///
> pts_not_equal_flag_5_ rp_post_rprinc_5_ rp_post_aint_month_
> 5_year_ ///
> std_post_rprinc_5_ std_post_aint_month_5_year_ act_post_rpr
> inc_5_ ///
> act_post_aint_month_5_year_ act_interest_forgiven_5_ ///
> rp_running_princ_bal_6_ ///
> std_running_princ_bal_6_ act_running_princ_bal_6_ rp_intere
> st_month_6_year_ ///
> std_interest_month_6_year_ act_interest_month_6_year_ rp_a
> ccum_int_month_6_year_ ///
> std_accum_int_month_6_year_ act_accum_int_month_6_year_ rp_
> total_balance_6_ ///
> std_total_balance_6_ ten_perc_6_year_ repay_payment_month_
> 6_year_ repay_int_pt_6_ ///
> repay_minus_int_6_ repay_princ_pt_6_ rp_interest_change_6
> _std_payment_6_ ///
> std_int_pt_6_ std_minus_int_6_ std_princ_pt_6_ std_interest
> _change_6_ ///
> actual_payment_6_ actual_int_pt_6_ actual_princ_pt_6_ actua
> l_interest_change_6_ ///
> pts_not_equal_flag_6_ rp_post_rprinc_6_ rp_post_aint_month_
> 6_year_ ///
> std_post_rprinc_6_ std_post_aint_month_6_year_ act_post_rpr
> inc_6_ ///
> act_post_aint_month_6_year_ act_interest_forgiven_6_ ///
> rp_running_princ_bal_7_ ///
> std_running_princ_bal_7_ act_running_princ_bal_7_ rp_intere
> st_month_7_year_ ///
> std_interest_month_7_year_ act_interest_month_7_year_ rp_a
> ccum_int_month_7_year_ ///
> std_accum_int_month_7_year_ act_accum_int_month_7_year_ rp_
> total_balance_7_ ///
> std_total_balance_7_ ten_perc_7_year_ repay_payment_month_
> 7_year_ repay_int_pt_7_ ///
> repay_minus_int_7_ repay_princ_pt_7_ rp_interest_change_7
> _std_payment_7_ ///
> std_int_pt_7_ std_minus_int_7_ std_princ_pt_7_ std_interest
> _change_7_ ///
> actual_payment_7_ actual_int_pt_7_ actual_princ_pt_7_ actua
> l_interest_change_7_ ///
> pts_not_equal_flag_7_ rp_post_rprinc_7_ rp_post_aint_month_
> 7_year_ ///
> std_post_rprinc_7_ std_post_aint_month_7_year_ act_post_rpr
> inc_7_ ///
> act_post_aint_month_7_year_ act_interest_forgiven_7_ ///
> rp_running_princ_bal_8_ ///
> std_running_princ_bal_8_ act_running_princ_bal_8_ rp_intere
> st_month_8_year_ ///
> std_interest_month_8_year_ act_interest_month_8_year_ rp_a
> ccum_int_month_8_year_ ///
> std_accum_int_month_8_year_ act_accum_int_month_8_year_ rp_
> total_balance_8_ ///
> std_total_balance_8_ ten_perc_8_year_ repay_payment_month_
> 8_year_ repay_int_pt_8_ ///
> repay_minus_int_8_ repay_princ_pt_8_ rp_interest_change_8
> _std_payment_8_ ///
> std_int_pt_8_ std_minus_int_8_ std_princ_pt_8_ std_interest
> _change_8_ ///
> actual_payment_8_ actual_int_pt_8_ actual_princ_pt_8_ actua
> l_interest_change_8_ ///
> pts_not_equal_flag_8_ rp_post_rprinc_8_ rp_post_aint_month_
> 8_year_ ///
> std_post_rprinc_8_ std_post_aint_month_8_year_ act_post_rpr
> inc_8_ ///
> act_post_aint_month_8_year_ act_interest_forgiven_8_ ///
> rp_running_princ_bal_9_ ///
> std_running_princ_bal_9_ act_running_princ_bal_9_ rp_intere
> st_month_9_year_ ///

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> std_interest_month_9_year_ act_interest_month_9_year_ rp_a
> ccum_int_month_9_year_ ///
> std_accum_int_month_9_year_ act_accum_int_month_9_year_ rp_
> total_balance_9_ ///
> std_total_balance_9_ ten_perc_9_year_ repay_payment_month_
> 9_year_ repay_int_pt_9_ ///
> repay_minus_int_9_ repay_princ_pt_9_ rp_interest_change_9
> _ std_payment_9_ ///
> std_int_pt_9_ std_minus_int_9_ std_princ_pt_9_ std_interest
> _change_9_ ///
> actual_payment_9_ actual_int_pt_9_ actual_princ_pt_9_ actua
> l_interest_change_9_ ///
> pts_not_equal_flag_9_ rp_post_rprinc_9_ rp_post_aint_month_
> 9_year_ ///
> std_post_rprinc_9_ std_post_aint_month_9_year_ act_post_rpr
> inc_9_ ///
> act_post_aint_month_9_year_ act_interest_forgiven_9_ ///
> rp_running_princ_bal_10_ ///
> std_running_princ_bal_10_ act_running_princ_bal_10_ rp_inte
> rest_month_10_year_ ///
> std_interest_month_10_year_ act_interest_month_10_year_ rp
> _accum_int_month_10_year_ ///
> std_accum_int_month_10_year_ act_accum_int_month_10_year_ r
> p_total_balance_10_ ///
> std_total_balance_10_ ten_perc_10_year_ repay_payment_mont
> h_10_year_ repay_int_pt_10_ ///
> repay_minus_int_10_ repay_princ_pt_10_ rp_interest_change
> _10_ std_payment_10_ ///
> std_int_pt_10_ std_minus_int_10_ std_princ_pt_10_ std_inter
> est_change_10_ ///
> actual_payment_10_ actual_int_pt_10_ actual_princ_pt_10_ ac
> tual_interest_change_10_ ///
> pts_not_equal_flag_10_ rp_post_rprinc_10_ rp_post_aint_mont
> h_10_year_ ///
> std_post_rprinc_10_ std_post_aint_month_10_year_ act_post_r
> princ_10_ ///
> act_post_aint_month_10_year_ act_interest_forgiven_10_ ///
> rp_running_princ_bal_11_ ///
> std_running_princ_bal_11_ act_running_princ_bal_11_ rp_inte
> rest_month_11_year_ ///
> std_interest_month_11_year_ act_interest_month_11_year_ rp
> _accum_int_month_11_year_ ///
> std_accum_int_month_11_year_ act_accum_int_month_11_year_ r
> p_total_balance_11_ ///
> std_total_balance_11_ ten_perc_11_year_ repay_payment_mont
> h_11_year_ repay_int_pt_11_ ///
> repay_minus_int_11_ repay_princ_pt_11_ rp_interest_change
> _11_ std_payment_11_ ///
> std_int_pt_11_ std_minus_int_11_ std_princ_pt_11_ std_inter
> est_change_11_ ///
> actual_payment_11_ actual_int_pt_11_ actual_princ_pt_11_ ac
> tual_interest_change_11_ ///
> pts_not_equal_flag_11_ rp_post_rprinc_11_ rp_post_aint_mont
> h_11_year_ ///
> std_post_rprinc_11_ std_post_aint_month_11_year_ act_post_r
> princ_11_ ///
> act_post_aint_month_11_year_ act_interest_forgiven_11_ ///
> rp_running_princ_bal_12_ ///
> std_running_princ_bal_12_ act_running_princ_bal_12_ rp_inte
> rest_month_12_year_ ///
> std_interest_month_12_year_ act_interest_month_12_year_ rp
> _accum_int_month_12_year_ ///
> std_accum_int_month_12_year_ act_accum_int_month_12_year_ r
> p_total_balance_12_ ///
> std_total_balance_12_ ten_perc_12_year_ repay_payment_mont
> h_12_year_ repay_int_pt_12_ ///
> repay_minus_int_12_ repay_princ_pt_12_ rp_interest_change
> _12_ std_payment_12_ ///
> std_int_pt_12_ std_minus_int_12_ std_princ_pt_12_ std_inter
> est_change_12_ ///
> actual_payment_12_ actual_int_pt_12_ actual_princ_pt_12_ ac
> tual_interest_change_12_ ///

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> pts_not_equal_flag_12_ rp_post_rprinc_12_ rp_post_aint_mont
> h_12_year_ ///
> std_post_rprinc_12_ std_post_aint_month_12_year_ act_post_r
> princ_12_ ///
> act_post_aint_month_12_year_ act_interest_forgiven_12_, i(o
> pciplev) j(year)
(note: j = 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25)

```

Data	wide	->	long
Number of obs.	445	->	11125
Number of variables	10273	->	434
j variable (25 values)		->	year
xij variables:			
earnings_year_1 earnings_year_2 ... earnings_year_25->earnings_year			
disc_med_earn_year_1 disc_med_earn_year_2 ... disc_med_earn_year_25->disc_med_earn_yea			
> r			
rp_running_princ_bal_1_1 rp_running_princ_bal_1_2 ... rp_running_princ_bal_1_25->rp_ru			
> nning_princ_bal_1			
std_running_princ_bal_1_1 std_running_princ_bal_1_2 ... std_running_princ_bal_1_25->st			
> d_running_princ_bal_1			
act_running_princ_bal_1_1 act_running_princ_bal_1_2 ... act_running_princ_bal_1_25->ac			
> t_running_princ_bal_1			
rp_interest_month_1_year_1 rp_interest_month_1_year_2 ... rp_interest_month_1_year_25-			
> >rp_interest_month_1_year			
std_interest_month_1_year_1 std_interest_month_1_year_2 ... std_interest_month_1_year			
> 25->std_interest_month_1_year			
act_interest_month_1_year_1 act_interest_month_1_year_2 ... act_interest_month_1_year			
> 25->act_interest_month_1_year			
rp_accum_int_month_1_year_1 rp_accum_int_month_1_year_2 ... rp_accum_int_month_1_year			
> 25->rp_accum_int_month_1_year			
std_accum_int_month_1_year_1 std_accum_int_month_1_year_2 ... std_accum_int_month_1_ye			
> ar 25->std_accum_int_month_1_year			
act_accum_int_month_1_year_1 act_accum_int_month_1_year_2 ... act_accum_int_month_1_ye			
> ar 25->act_accum_int_month_1_year			
rp_total_balance_1_1 rp_total_balance_1_2 ... rp_total_balance_1_25->rp_total_balance			
> 1			
std_total_balance_1_1 std_total_balance_1_2 ... std_total_balance_1_25->std_total_bala			
> nce_1			
ten_perc_1_year_1 ten_perc_1_year_2 ... ten_perc_1_year_25->ten_perc_1_year			
repaye_payment_month_1_year_1 repaye_payment_month_1_year_2 ... repaye_payment_month_1			
> _year_25->repaye_payment_month_1_year			
repaye_int_pt_1_1 repaye_int_pt_1_2 ... repaye_int_pt_1_25->repaye_int_pt_1			
repaye_minus_int_1_1 repaye_minus_int_1_2 ... repaye_minus_int_1_25->repaye_minus_int			
> 1			
repaye_princ_pt_1_1 repaye_princ_pt_1_2 ... repaye_princ_pt_1_25->repaye_princ_pt_1			
rp_interest_change_1_1 rp_interest_change_1_2 ... rp_interest_change_1_25->rp_interest			
> change_1			
std_payment_1_1 std_payment_1_2 ... std_payment_1_25->std_payment_1			
std_int_pt_1_1 std_int_pt_1_2 ... std_int_pt_1_25->std_int_pt_1			
std_minus_int_1_1 std_minus_int_1_2 ... std_minus_int_1_25->std_minus_int_1			
std_princ_pt_1_1 std_princ_pt_1_2 ... std_princ_pt_1_25->std_princ_pt_1			
std_interest_change_1_1 std_interest_change_1_2 ... std_interest_change_1_25->std_inte			
> rest_change_1			
actual_payment_1_1 actual_payment_1_2 ... actual_payment_1_25->actual_payment_1			
actual_int_pt_1_1 actual_int_pt_1_2 ... actual_int_pt_1_25->actual_int_pt_1			
actual_princ_pt_1_1 actual_princ_pt_1_2 ... actual_princ_pt_1_25->actual_princ_pt_1			
actual_interest_change_1_1 actual_interest_change_1_2 ... actual_interest_change_1_25-			
> >actual_interest_change_1			
pts_not_equal_flag_1_1 pts_not_equal_flag_1_2 ... pts_not_equal_flag_1_25->pts_not_equ			
> al_flag_1			
rp_post_rprinc_1_1 rp_post_rprinc_1_2 ... rp_post_rprinc_1_25->rp_post_rprinc_1			
rp_post_aint_month_1_year_1 rp_post_aint_month_1_year_2 ... rp_post_aint_month_1_year			
> 25->rp_post_aint_month_1_year			
std_post_rprinc_1_1 std_post_rprinc_1_2 ... std_post_rprinc_1_25->std_post_rprinc_1			
std_post_aint_month_1_year_1 std_post_aint_month_1_year_2 ... std_post_aint_month_1_ye			
> ar 25->std_post_aint_month_1_year			
act_post_rprinc_1_1 act_post_rprinc_1_2 ... act_post_rprinc_1_25->act_post_rprinc_1			
act_post_aint_month_1_year_1 act_post_aint_month_1_year_2 ... act_post_aint_month_1_ye			
> ar 25->act_post_aint_month_1_year			
act_interest_forgiven_1_1 act_interest_forgiven_1_2 ... act_interest_forgiven_1_25->ac			
> t_interest_forgiven_1			


```

rp_running_princ_bal_2_1 rp_running_princ_bal_2_2 ... rp_running_princ_bal_2_25->rp_ru
> nning_princ_bal_2
std_running_princ_bal_2_1 std_running_princ_bal_2_2 ... std_running_princ_bal_2_25->st
> d_running_princ_bal_2
act_running_princ_bal_2_1 act_running_princ_bal_2_2 ... act_running_princ_bal_2_25->ac
> t_running_princ_bal_2
rp_interest_month_2_year_1 rp_interest_month_2_year_2 ... rp_interest_month_2_year_25-
> >rp_interest_month_2_year_
std_interest_month_2_year_1 std_interest_month_2_year_2 ... std_interest_month_2_year_
> 25->std_interest_month_2_year_
act_interest_month_2_year_1 act_interest_month_2_year_2 ... act_interest_month_2_year_
> 25->act_interest_month_2_year_
rp_accum_int_month_2_year_1 rp_accum_int_month_2_year_2 ... rp_accum_int_month_2_year_
> 25->rp_accum_int_month_2_year_
std_accum_int_month_2_year_1 std_accum_int_month_2_year_2 ... std_accum_int_month_2_ye
> ar 25->std_accum_int_month_2_year_
act_accum_int_month_2_year_1 act_accum_int_month_2_year_2 ... act_accum_int_month_2_ye
> ar 25->act_accum_int_month_2_year_
rp_total_balance_2_1 rp_total_balance_2_2 ... rp_total_balance_2_25->rp_total_balance_
> 2
std_total_balance_2_1 std_total_balance_2_2 ... std_total_balance_2_25->std_total_bala
> nce_2
ten_perc_2_year_1 ten_perc_2_year_2 ... ten_perc_2_year_25->ten_perc_2_year_
repaye_payment_month_2_year_1 repaye_payment_month_2_year_2 ... repaye_payment_month_2
> _year_25->repaye_payment_month_2_year_
repaye_int_pt_2_1 repaye_int_pt_2_2 ... repaye_int_pt_2_25->repaye_int_pt_2_
repaye_minus_int_2_1 repaye_minus_int_2_2 ... repaye_minus_int_2_25->repaye_minus_int_
> 2
repaye_princ_pt_2_1 repaye_princ_pt_2_2 ... repaye_princ_pt_2_25->repaye_princ_pt_2_
rp_interest_change_2_1 rp_interest_change_2_2 ... rp_interest_change_2_25->rp_interest
> _change_2
std_payment_2_1 std_payment_2_2 ... std_payment_2_25->std_payment_2_
std_int_pt_2_1 std_int_pt_2_2 ... std_int_pt_2_25->std_int_pt_2_
std_minus_int_2_1 std_minus_int_2_2 ... std_minus_int_2_25->std_minus_int_2_
std_princ_pt_2_1 std_princ_pt_2_2 ... std_princ_pt_2_25->std_princ_pt_2_
std_interest_change_2_1 std_interest_change_2_2 ... std_interest_change_2_25->std_inte
> rest_change_2
actual_payment_2_1 actual_payment_2_2 ... actual_payment_2_25->actual_payment_2_
actual_int_pt_2_1 actual_int_pt_2_2 ... actual_int_pt_2_25->actual_int_pt_2_
actual_princ_pt_2_1 actual_princ_pt_2_2 ... actual_princ_pt_2_25->actual_princ_pt_2_
actual_interest_change_2_1 actual_interest_change_2_2 ... actual_interest_change_2_25-
> >actual_interest_change_2_
pts_not_equal_flag_2_1 pts_not_equal_flag_2_2 ... pts_not_equal_flag_2_25->pts_not_equ
> al_flag_2
rp_post_rprinc_2_1 rp_post_rprinc_2_2 ... rp_post_rprinc_2_25->rp_post_rprinc_2_
rp_post_aint_month_2_year_1 rp_post_aint_month_2_year_2 ... rp_post_aint_month_2_year_
> 25->rp_post_aint_month_2_year_
std_post_rprinc_2_1 std_post_rprinc_2_2 ... std_post_rprinc_2_25->std_post_rprinc_2_
std_post_aint_month_2_year_1 std_post_aint_month_2_year_2 ... std_post_aint_month_2_ye
> ar 25->std_post_aint_month_2_year_
act_post_rprinc_2_1 act_post_rprinc_2_2 ... act_post_rprinc_2_25->act_post_rprinc_2_
act_post_aint_month_2_year_1 act_post_aint_month_2_year_2 ... act_post_aint_month_2_ye
> ar 25->act_post_aint_month_2_year_
act_interest_forgiven_2_1 act_interest_forgiven_2_2 ... act_interest_forgiven_2_25->ac
> t_interest_forgiven_2_
rp_running_princ_bal_3_1 rp_running_princ_bal_3_2 ... rp_running_princ_bal_3_25->rp_ru
> nning_princ_bal_3
std_running_princ_bal_3_1 std_running_princ_bal_3_2 ... std_running_princ_bal_3_25->st
> d_running_princ_bal_3
act_running_princ_bal_3_1 act_running_princ_bal_3_2 ... act_running_princ_bal_3_25->ac
> t_running_princ_bal_3
rp_interest_month_3_year_1 rp_interest_month_3_year_2 ... rp_interest_month_3_year_25-
> >rp_interest_month_3_year_
std_interest_month_3_year_1 std_interest_month_3_year_2 ... std_interest_month_3_year_
> 25->std_interest_month_3_year_
act_interest_month_3_year_1 act_interest_month_3_year_2 ... act_interest_month_3_year_
> 25->act_interest_month_3_year_
rp_accum_int_month_3_year_1 rp_accum_int_month_3_year_2 ... rp_accum_int_month_3_year_
> 25->rp_accum_int_month_3_year_
std_accum_int_month_3_year_1 std_accum_int_month_3_year_2 ... std_accum_int_month_3_ye
> ar 25->std_accum_int_month_3_year_
act_accum_int_month_3_year_1 act_accum_int_month_3_year_2 ... act_accum_int_month_3_ye

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> ar_25->act_accum_int_month_3_year_
rp_total_balance_3_1 rp_total_balance_3_2 ... rp_total_balance_3_25->rp_total_balance_
> 3
std_total_balance_3_1 std_total_balance_3_2 ... std_total_balance_3_25->std_total_bala
> nce_3
ten_perc_3_year_1 ten_perc_3_year_2 ... ten_perc_3_year_25->ten_perc_3_year_
repaye_payment_month_3_year_1 repaye_payment_month_3_year_2 ... repaye_payment_month_3
> _year_25->repaye_payment_month_3_year_
repaye_int_pt_3_1 repaye_int_pt_3_2 ... repaye_int_pt_3_25->repaye_int_pt_3_
repaye_minus_int_3_1 repaye_minus_int_3_2 ... repaye_minus_int_3_25->repaye_minus_int_
> 3
repaye_princ_pt_3_1 repaye_princ_pt_3_2 ... repaye_princ_pt_3_25->repaye_princ_pt_3_
rp_interest_change_3_1 rp_interest_change_3_2 ... rp_interest_change_3_25->rp_interest
> _change_3
std_payment_3_1 std_payment_3_2 ... std_payment_3_25->std_payment_3_
std_int_pt_3_1 std_int_pt_3_2 ... std_int_pt_3_25->std_int_pt_3_
std_minus_int_3_1 std_minus_int_3_2 ... std_minus_int_3_25->std_minus_int_3_
std_princ_pt_3_1 std_princ_pt_3_2 ... std_princ_pt_3_25->std_princ_pt_3_
std_interest_change_3_1 std_interest_change_3_2 ... std_interest_change_3_25->std_inte
> _rest_change_3
actual_payment_3_1 actual_payment_3_2 ... actual_payment_3_25->actual_payment_3_
actual_int_pt_3_1 actual_int_pt_3_2 ... actual_int_pt_3_25->actual_int_pt_3_
actual_princ_pt_3_1 actual_princ_pt_3_2 ... actual_princ_pt_3_25->actual_princ_pt_3_
actual_interest_change_3_1 actual_interest_change_3_2 ... actual_interest_change_3_25-
> _actual_interest_change_3_
pts_not_equal_flag_3_1 pts_not_equal_flag_3_2 ... pts_not_equal_flag_3_25->pts_not_equ
> _al_flag_3
rp_post_rprinc_3_1 rp_post_rprinc_3_2 ... rp_post_rprinc_3_25->rp_post_rprinc_3_
rp_post_aint_month_3_year_1 rp_post_aint_month_3_year_2 ... rp_post_aint_month_3_year_
> 25->rp_post_aint_month_3_year_
std_post_rprinc_3_1 std_post_rprinc_3_2 ... std_post_rprinc_3_25->std_post_rprinc_3_
std_post_aint_month_3_year_1 std_post_aint_month_3_year_2 ... std_post_aint_month_3_ye
> ar_25->std_post_aint_month_3_year_
act_post_rprinc_3_1 act_post_rprinc_3_2 ... act_post_rprinc_3_25->act_post_rprinc_3_
act_post_aint_month_3_year_1 act_post_aint_month_3_year_2 ... act_post_aint_month_3_ye
> ar_25->act_post_aint_month_3_year_
act_interest_forgiven_3_1 act_interest_forgiven_3_2 ... act_interest_forgiven_3_25->ac
> _t_interest_forgiven_3_
rp_running_princ_bal_4_1 rp_running_princ_bal_4_2 ... rp_running_princ_bal_4_25->rp_ru
> _nning_princ_bal_4_
std_running_princ_bal_4_1 std_running_princ_bal_4_2 ... std_running_princ_bal_4_25->st
> _d_running_princ_bal_4_
act_running_princ_bal_4_1 act_running_princ_bal_4_2 ... act_running_princ_bal_4_25->ac
> _t_running_princ_bal_4_
rp_interest_month_4_year_1 rp_interest_month_4_year_2 ... rp_interest_month_4_year_25-
> _rp_interest_month_4_year_
std_interest_month_4_year_1 std_interest_month_4_year_2 ... std_interest_month_4_year_
> 25->std_interest_month_4_year_
act_interest_month_4_year_1 act_interest_month_4_year_2 ... act_interest_month_4_year_
> 25->act_interest_month_4_year_
rp_accum_int_month_4_year_1 rp_accum_int_month_4_year_2 ... rp_accum_int_month_4_year_
> 25->rp_accum_int_month_4_year_
std_accum_int_month_4_year_1 std_accum_int_month_4_year_2 ... std_accum_int_month_4_ye
> ar_25->std_accum_int_month_4_year_
act_accum_int_month_4_year_1 act_accum_int_month_4_year_2 ... act_accum_int_month_4_ye
> ar_25->act_accum_int_month_4_year_
rp_total_balance_4_1 rp_total_balance_4_2 ... rp_total_balance_4_25->rp_total_balance_
> 4
std_total_balance_4_1 std_total_balance_4_2 ... std_total_balance_4_25->std_total_bala
> nce_4
ten_perc_4_year_1 ten_perc_4_year_2 ... ten_perc_4_year_25->ten_perc_4_year_
repaye_payment_month_4_year_1 repaye_payment_month_4_year_2 ... repaye_payment_month_4
> _year_25->repaye_payment_month_4_year_
repaye_int_pt_4_1 repaye_int_pt_4_2 ... repaye_int_pt_4_25->repaye_int_pt_4_
repaye_minus_int_4_1 repaye_minus_int_4_2 ... repaye_minus_int_4_25->repaye_minus_int_
> 4
repaye_princ_pt_4_1 repaye_princ_pt_4_2 ... repaye_princ_pt_4_25->repaye_princ_pt_4_
rp_interest_change_4_1 rp_interest_change_4_2 ... rp_interest_change_4_25->rp_interest
> _change_4_
std_payment_4_1 std_payment_4_2 ... std_payment_4_25->std_payment_4_
std_int_pt_4_1 std_int_pt_4_2 ... std_int_pt_4_25->std_int_pt_4_
std_minus_int_4_1 std_minus_int_4_2 ... std_minus_int_4_25->std_minus_int_4_

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std_princ_pt_4_1 std_princ_pt_4_2 ... std_princ_pt_4_25->std_princ_pt_4
std_interest_change_4_1 std_interest_change_4_2 ... std_interest_change_4_25->std_inte
> rest_change_4
actual_payment_4_1 actual_payment_4_2 ... actual_payment_4_25->actual_payment_4_
actual_int_pt_4_1 actual_int_pt_4_2 ... actual_int_pt_4_25->actual_int_pt_4_
actual_princ_pt_4_1 actual_princ_pt_4_2 ... actual_princ_pt_4_25->actual_princ_pt_4_
actual_interest_change_4_1 actual_interest_change_4_2 ... actual_interest_change_4_25-
> >actual_interest_change_4_
pts_not_equal_flag_4_1 pts_not_equal_flag_4_2 ... pts_not_equal_flag_4_25->pts_not_equ
> al_flag_4
rp_post_rprinc_4_1 rp_post_rprinc_4_2 ... rp_post_rprinc_4_25->rp_post_rprinc_4_
rp_post_aint_month_4_year_1 rp_post_aint_month_4_year_2 ... rp_post_aint_month_4_year_
> 25->rp_post_aint_month_4_year_
std_post_rprinc_4_1 std_post_rprinc_4_2 ... std_post_rprinc_4_25->std_post_rprinc_4_
std_post_aint_month_4_year_1 std_post_aint_month_4_year_2 ... std_post_aint_month_4_ye
> ar_25->std_post_aint_month_4_year_
act_post_rprinc_4_1 act_post_rprinc_4_2 ... act_post_rprinc_4_25->act_post_rprinc_4_
act_post_aint_month_4_year_1 act_post_aint_month_4_year_2 ... act_post_aint_month_4_ye
> ar_25->act_post_aint_month_4_year_
act_interest_forgiven_4_1 act_interest_forgiven_4_2 ... act_interest_forgiven_4_25->ac
> t_interest_forgiven_4_
rp_running_princ_bal_5_1 rp_running_princ_bal_5_2 ... rp_running_princ_bal_5_25->rp_ru
> nning_princ_bal_5_
std_running_princ_bal_5_1 std_running_princ_bal_5_2 ... std_running_princ_bal_5_25->st
> d_running_princ_bal_5_
act_running_princ_bal_5_1 act_running_princ_bal_5_2 ... act_running_princ_bal_5_25->ac
> t_running_princ_bal_5_
rp_interest_month_5_year_1 rp_interest_month_5_year_2 ... rp_interest_month_5_year_25-
> >rp_interest_month_5_year_
std_interest_month_5_year_1 std_interest_month_5_year_2 ... std_interest_month_5_year_
> 25->std_interest_month_5_year_
act_interest_month_5_year_1 act_interest_month_5_year_2 ... act_interest_month_5_year_
> 25->act_interest_month_5_year_
rp_accum_int_month_5_year_1 rp_accum_int_month_5_year_2 ... rp_accum_int_month_5_year_
> 25->rp_accum_int_month_5_year_
std_accum_int_month_5_year_1 std_accum_int_month_5_year_2 ... std_accum_int_month_5_ye
> ar_25->std_accum_int_month_5_year_
act_accum_int_month_5_year_1 act_accum_int_month_5_year_2 ... act_accum_int_month_5_ye
> ar_25->act_accum_int_month_5_year_
rp_total_balance_5_1 rp_total_balance_5_2 ... rp_total_balance_5_25->rp_total_balance_
> 5_
std_total_balance_5_1 std_total_balance_5_2 ... std_total_balance_5_25->std_total_bala
> nce_5_
ten_perc_5_year_1 ten_perc_5_year_2 ... ten_perc_5_year_25->ten_perc_5_year_
repaye_payment_month_5_year_1 repaye_payment_month_5_year_2 ... repaye_payment_month_5
> _year_25->repaye_payment_month_5_year_
repaye_int_pt_5_1 repaye_int_pt_5_2 ... repaye_int_pt_5_25->repaye_int_pt_5_
repaye_minus_int_5_1 repaye_minus_int_5_2 ... repaye_minus_int_5_25->repaye_minus_int_
> 5_
repaye_princ_pt_5_1 repaye_princ_pt_5_2 ... repaye_princ_pt_5_25->repaye_princ_pt_5_
rp_interest_change_5_1 rp_interest_change_5_2 ... rp_interest_change_5_25->rp_interest
> _change_5_
std_payment_5_1 std_payment_5_2 ... std_payment_5_25->std_payment_5_
std_int_pt_5_1 std_int_pt_5_2 ... std_int_pt_5_25->std_int_pt_5_
std_minus_int_5_1 std_minus_int_5_2 ... std_minus_int_5_25->std_minus_int_5_
std_princ_pt_5_1 std_princ_pt_5_2 ... std_princ_pt_5_25->std_princ_pt_5_
std_interest_change_5_1 std_interest_change_5_2 ... std_interest_change_5_25->std_inte
> rest_change_5_
actual_payment_5_1 actual_payment_5_2 ... actual_payment_5_25->actual_payment_5_
actual_int_pt_5_1 actual_int_pt_5_2 ... actual_int_pt_5_25->actual_int_pt_5_
actual_princ_pt_5_1 actual_princ_pt_5_2 ... actual_princ_pt_5_25->actual_princ_pt_5_
actual_interest_change_5_1 actual_interest_change_5_2 ... actual_interest_change_5_25-
> >actual_interest_change_5_
pts_not_equal_flag_5_1 pts_not_equal_flag_5_2 ... pts_not_equal_flag_5_25->pts_not_equ
> al_flag_5_
rp_post_rprinc_5_1 rp_post_rprinc_5_2 ... rp_post_rprinc_5_25->rp_post_rprinc_5_
rp_post_aint_month_5_year_1 rp_post_aint_month_5_year_2 ... rp_post_aint_month_5_year_
> 25->rp_post_aint_month_5_year_
std_post_rprinc_5_1 std_post_rprinc_5_2 ... std_post_rprinc_5_25->std_post_rprinc_5_
std_post_aint_month_5_year_1 std_post_aint_month_5_year_2 ... std_post_aint_month_5_ye
> ar_25->std_post_aint_month_5_year_
act_post_rprinc_5_1 act_post_rprinc_5_2 ... act_post_rprinc_5_25->act_post_rprinc_5_

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act_post_aint_month_5_year_1 act_post_aint_month_5_year_2 ... act_post_aint_month_5_year_25->act_post_aint_month_5_year_25
> ar 25->act_post_aint_month_5_year_25
act_interest_forgiven_5_1 act_interest_forgiven_5_2 ... act_interest_forgiven_5_25->act_interest_forgiven_5_25
> t_interest_forgiven_5_25
rp_running_princ_bal_6_1 rp_running_princ_bal_6_2 ... rp_running_princ_bal_6_25->rp_running_princ_bal_6_25
> d_running_princ_bal_6_25
std_running_princ_bal_6_1 std_running_princ_bal_6_2 ... std_running_princ_bal_6_25->std_running_princ_bal_6_25
> ar 25->std_running_princ_bal_6_25
act_running_princ_bal_6_1 act_running_princ_bal_6_2 ... act_running_princ_bal_6_25->act_running_princ_bal_6_25
> t_running_princ_bal_6_25
rp_interest_month_6_year_1 rp_interest_month_6_year_2 ... rp_interest_month_6_year_25->rp_interest_month_6_year_25
> ar 25->rp_interest_month_6_year_25
std_interest_month_6_year_1 std_interest_month_6_year_2 ... std_interest_month_6_year_25->std_interest_month_6_year_25
> ar 25->std_interest_month_6_year_25
act_interest_month_6_year_1 act_interest_month_6_year_2 ... act_interest_month_6_year_25->act_interest_month_6_year_25
> ar 25->act_interest_month_6_year_25
rp_accum_int_month_6_year_1 rp_accum_int_month_6_year_2 ... rp_accum_int_month_6_year_25->rp_accum_int_month_6_year_25
> ar 25->rp_accum_int_month_6_year_25
std_accum_int_month_6_year_1 std_accum_int_month_6_year_2 ... std_accum_int_month_6_year_25->std_accum_int_month_6_year_25
> ar 25->std_accum_int_month_6_year_25
act_accum_int_month_6_year_1 act_accum_int_month_6_year_2 ... act_accum_int_month_6_year_25->act_accum_int_month_6_year_25
> ar 25->act_accum_int_month_6_year_25
rp_total_balance_6_1 rp_total_balance_6_2 ... rp_total_balance_6_25->rp_total_balance_6_25
> ar 25->rp_total_balance_6_25
std_total_balance_6_1 std_total_balance_6_2 ... std_total_balance_6_25->std_total_balance_6_25
> ar 25->std_total_balance_6_25
ten_perc_6_year_1 ten_perc_6_year_2 ... ten_perc_6_year_25->ten_perc_6_year_25
> ar 25->ten_perc_6_year_25
repaye_payment_month_6_year_1 repaye_payment_month_6_year_2 ... repaye_payment_month_6_year_25->repaye_payment_month_6_year_25
> ar 25->repaye_payment_month_6_year_25
repaye_int_pt_6_1 repaye_int_pt_6_2 ... repaye_int_pt_6_25->repaye_int_pt_6_25
> ar 25->repaye_int_pt_6_25
repaye_minus_int_6_1 repaye_minus_int_6_2 ... repaye_minus_int_6_25->repaye_minus_int_6_25
> ar 25->repaye_minus_int_6_25
repaye_princ_pt_6_1 repaye_princ_pt_6_2 ... repaye_princ_pt_6_25->repaye_princ_pt_6_25
> ar 25->repaye_princ_pt_6_25
rp_interest_change_6_1 rp_interest_change_6_2 ... rp_interest_change_6_25->rp_interest_change_6_25
> ar 25->rp_interest_change_6_25
std_payment_6_1 std_payment_6_2 ... std_payment_6_25->std_payment_6_25
> ar 25->std_payment_6_25
std_int_pt_6_1 std_int_pt_6_2 ... std_int_pt_6_25->std_int_pt_6_25
> ar 25->std_int_pt_6_25
std_minus_int_6_1 std_minus_int_6_2 ... std_minus_int_6_25->std_minus_int_6_25
> ar 25->std_minus_int_6_25
std_princ_pt_6_1 std_princ_pt_6_2 ... std_princ_pt_6_25->std_princ_pt_6_25
> ar 25->std_princ_pt_6_25
std_interest_change_6_1 std_interest_change_6_2 ... std_interest_change_6_25->std_interest_change_6_25
> ar 25->std_interest_change_6_25
actual_payment_6_1 actual_payment_6_2 ... actual_payment_6_25->actual_payment_6_25
> ar 25->actual_payment_6_25
actual_int_pt_6_1 actual_int_pt_6_2 ... actual_int_pt_6_25->actual_int_pt_6_25
> ar 25->actual_int_pt_6_25
actual_princ_pt_6_1 actual_princ_pt_6_2 ... actual_princ_pt_6_25->actual_princ_pt_6_25
> ar 25->actual_princ_pt_6_25
actual_interest_change_6_1 actual_interest_change_6_2 ... actual_interest_change_6_25->actual_interest_change_6_25
> ar 25->actual_interest_change_6_25
pts_not_equal_flag_6_1 pts_not_equal_flag_6_2 ... pts_not_equal_flag_6_25->pts_not_equal_flag_6_25
> ar 25->pts_not_equal_flag_6_25
rp_post_rprinc_6_1 rp_post_rprinc_6_2 ... rp_post_rprinc_6_25->rp_post_rprinc_6_25
> ar 25->rp_post_rprinc_6_25
rp_post_aint_month_6_year_1 rp_post_aint_month_6_year_2 ... rp_post_aint_month_6_year_25->rp_post_aint_month_6_year_25
> ar 25->rp_post_aint_month_6_year_25
std_post_rprinc_6_1 std_post_rprinc_6_2 ... std_post_rprinc_6_25->std_post_rprinc_6_25
> ar 25->std_post_rprinc_6_25
std_post_aint_month_6_year_1 std_post_aint_month_6_year_2 ... std_post_aint_month_6_year_25->std_post_aint_month_6_year_25
> ar 25->std_post_aint_month_6_year_25
act_post_rprinc_6_1 act_post_rprinc_6_2 ... act_post_rprinc_6_25->act_post_rprinc_6_25
> ar 25->act_post_rprinc_6_25
act_post_aint_month_6_year_1 act_post_aint_month_6_year_2 ... act_post_aint_month_6_year_25->act_post_aint_month_6_year_25
> ar 25->act_post_aint_month_6_year_25
act_interest_forgiven_6_1 act_interest_forgiven_6_2 ... act_interest_forgiven_6_25->act_interest_forgiven_6_25
> ar 25->act_interest_forgiven_6_25
rp_running_princ_bal_7_1 rp_running_princ_bal_7_2 ... rp_running_princ_bal_7_25->rp_running_princ_bal_7_25
> ar 25->rp_running_princ_bal_7_25
std_running_princ_bal_7_1 std_running_princ_bal_7_2 ... std_running_princ_bal_7_25->std_running_princ_bal_7_25
> ar 25->std_running_princ_bal_7_25
act_running_princ_bal_7_1 act_running_princ_bal_7_2 ... act_running_princ_bal_7_25->act_running_princ_bal_7_25
> ar 25->act_running_princ_bal_7_25
rp_interest_month_7_year_1 rp_interest_month_7_year_2 ... rp_interest_month_7_year_25->rp_interest_month_7_year_25
> ar 25->rp_interest_month_7_year_25
std_interest_month_7_year_1 std_interest_month_7_year_2 ... std_interest_month_7_year_25->std_interest_month_7_year_25
> ar 25->std_interest_month_7_year_25
act_interest_month_7_year_1 act_interest_month_7_year_2 ... act_interest_month_7_year_25->act_interest_month_7_year_25
> ar 25->act_interest_month_7_year_25
rp_accum_int_month_7_year_1 rp_accum_int_month_7_year_2 ... rp_accum_int_month_7_year_25->rp_accum_int_month_7_year_25
> ar 25->rp_accum_int_month_7_year_25

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> 25->rp_accum_int_month_7_year
std_accum_int_month_7_year_1 std_accum_int_month_7_year_2 ... std_accum_int_month_7_year_25->std_accum_int_month_7_year_25
> ar_25->std_accum_int_month_7_year
act_accum_int_month_7_year_1 act_accum_int_month_7_year_2 ... act_accum_int_month_7_year_25->act_accum_int_month_7_year_25
> ar_25->act_accum_int_month_7_year
rp_total_balance_7_1 rp_total_balance_7_2 ... rp_total_balance_7_25->rp_total_balance_7_25
> 7
std_total_balance_7_1 std_total_balance_7_2 ... std_total_balance_7_25->std_total_balance_7_25
> nce_7
ten_perc_7_year_1 ten_perc_7_year_2 ... ten_perc_7_year_25->ten_perc_7_year_25
repaye_payment_month_7_year_1 repaye_payment_month_7_year_2 ... repaye_payment_month_7_year_25->repaye_payment_month_7_year_25
> _year_25->repaye_payment_month_7_year
repaye_int_pt_7_1 repaye_int_pt_7_2 ... repaye_int_pt_7_25->repaye_int_pt_7_25
repaye_minus_int_7_1 repaye_minus_int_7_2 ... repaye_minus_int_7_25->repaye_minus_int_7_25
> 7
repaye_princ_pt_7_1 repaye_princ_pt_7_2 ... repaye_princ_pt_7_25->repaye_princ_pt_7_25
rp_interest_change_7_1 rp_interest_change_7_2 ... rp_interest_change_7_25->rp_interest_change_7_25
> _change_7
std_payment_7_1 std_payment_7_2 ... std_payment_7_25->std_payment_7_25
std_int_pt_7_1 std_int_pt_7_2 ... std_int_pt_7_25->std_int_pt_7_25
std_minus_int_7_1 std_minus_int_7_2 ... std_minus_int_7_25->std_minus_int_7_25
std_princ_pt_7_1 std_princ_pt_7_2 ... std_princ_pt_7_25->std_princ_pt_7_25
std_interest_change_7_1 std_interest_change_7_2 ... std_interest_change_7_25->std_interest_change_7_25
> _rest_change_7
actual_payment_7_1 actual_payment_7_2 ... actual_payment_7_25->actual_payment_7_25
actual_int_pt_7_1 actual_int_pt_7_2 ... actual_int_pt_7_25->actual_int_pt_7_25
actual_princ_pt_7_1 actual_princ_pt_7_2 ... actual_princ_pt_7_25->actual_princ_pt_7_25
actual_interest_change_7_1 actual_interest_change_7_2 ... actual_interest_change_7_25->actual_interest_change_7_25
> >actual_interest_change_7
pts_not_equal_flag_7_1 pts_not_equal_flag_7_2 ... pts_not_equal_flag_7_25->pts_not_equal_flag_7_25
> _at_flag_7
rp_post_rprinc_7_1 rp_post_rprinc_7_2 ... rp_post_rprinc_7_25->rp_post_rprinc_7_25
rp_post_aint_month_7_year_1 rp_post_aint_month_7_year_2 ... rp_post_aint_month_7_year_25->rp_post_aint_month_7_year_25
> 25->rp_post_aint_month_7_year
std_post_rprinc_7_1 std_post_rprinc_7_2 ... std_post_rprinc_7_25->std_post_rprinc_7_25
std_post_aint_month_7_year_1 std_post_aint_month_7_year_2 ... std_post_aint_month_7_year_25->std_post_aint_month_7_year_25
> ar_25->std_post_aint_month_7_year
act_post_rprinc_7_1 act_post_rprinc_7_2 ... act_post_rprinc_7_25->act_post_rprinc_7_25
act_post_aint_month_7_year_1 act_post_aint_month_7_year_2 ... act_post_aint_month_7_year_25->act_post_aint_month_7_year_25
> ar_25->act_post_aint_month_7_year
act_interest_forgiven_7_1 act_interest_forgiven_7_2 ... act_interest_forgiven_7_25->act_interest_forgiven_7_25
> _t_interest_forgiven_7
rp_running_princ_bal_8_1 rp_running_princ_bal_8_2 ... rp_running_princ_bal_8_25->rp_running_princ_bal_8_25
> _nning_princ_bal_8
std_running_princ_bal_8_1 std_running_princ_bal_8_2 ... std_running_princ_bal_8_25->std_running_princ_bal_8_25
> _d_running_princ_bal_8
act_running_princ_bal_8_1 act_running_princ_bal_8_2 ... act_running_princ_bal_8_25->act_running_princ_bal_8_25
> _t_running_princ_bal_8
rp_interest_month_8_year_1 rp_interest_month_8_year_2 ... rp_interest_month_8_year_25->rp_interest_month_8_year_25
> >rp_interest_month_8_year
std_interest_month_8_year_1 std_interest_month_8_year_2 ... std_interest_month_8_year_25->std_interest_month_8_year_25
> 25->std_interest_month_8_year
act_interest_month_8_year_1 act_interest_month_8_year_2 ... act_interest_month_8_year_25->act_interest_month_8_year_25
> 25->act_interest_month_8_year
rp_accum_int_month_8_year_1 rp_accum_int_month_8_year_2 ... rp_accum_int_month_8_year_25->rp_accum_int_month_8_year_25
> 25->rp_accum_int_month_8_year
std_accum_int_month_8_year_1 std_accum_int_month_8_year_2 ... std_accum_int_month_8_year_25->std_accum_int_month_8_year_25
> ar_25->std_accum_int_month_8_year
act_accum_int_month_8_year_1 act_accum_int_month_8_year_2 ... act_accum_int_month_8_year_25->act_accum_int_month_8_year_25
> ar_25->act_accum_int_month_8_year
rp_total_balance_8_1 rp_total_balance_8_2 ... rp_total_balance_8_25->rp_total_balance_8_25
> 8
std_total_balance_8_1 std_total_balance_8_2 ... std_total_balance_8_25->std_total_balance_8_25
> nce_8
ten_perc_8_year_1 ten_perc_8_year_2 ... ten_perc_8_year_25->ten_perc_8_year_25
repaye_payment_month_8_year_1 repaye_payment_month_8_year_2 ... repaye_payment_month_8_year_25->repaye_payment_month_8_year_25
> _year_25->repaye_payment_month_8_year
repaye_int_pt_8_1 repaye_int_pt_8_2 ... repaye_int_pt_8_25->repaye_int_pt_8_25
repaye_minus_int_8_1 repaye_minus_int_8_2 ... repaye_minus_int_8_25->repaye_minus_int_8_25
> 8
repaye_princ_pt_8_1 repaye_princ_pt_8_2 ... repaye_princ_pt_8_25->repaye_princ_pt_8_25
rp_interest_change_8_1 rp_interest_change_8_2 ... rp_interest_change_8_25->rp_interest_change_8_25

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> _change 8
std_payment_8_1 std_payment_8_2 ... std_payment_8_25->std_payment_8_
std_int_pt_8_1 std_int_pt_8_2 ... std_int_pt_8_25->std_int_pt_8_
std_minus_int_8_1 std_minus_int_8_2 ... std_minus_int_8_25->std_minus_int_8_
std_princ_pt_8_1 std_princ_pt_8_2 ... std_princ_pt_8_25->std_princ_pt_8_
std_interest_change_8_1 std_interest_change_8_2 ... std_interest_change_8_25->std_inte
> rest_change 8
actual_payment_8_1 actual_payment_8_2 ... actual_payment_8_25->actual_payment_8_
actual_int_pt_8_1 actual_int_pt_8_2 ... actual_int_pt_8_25->actual_int_pt_8_
actual_princ_pt_8_1 actual_princ_pt_8_2 ... actual_princ_pt_8_25->actual_princ_pt_8_
actual_interest_change_8_1 actual_interest_change_8_2 ... actual_interest_change_8_25-
> >actual_interest_change_8_
pts_not_equal_flag_8_1 pts_not_equal_flag_8_2 ... pts_not_equal_flag_8_25->pts_not_equ
> al_flag_8
rp_post_rprinc_8_1 rp_post_rprinc_8_2 ... rp_post_rprinc_8_25->rp_post_rprinc_8_
rp_post_aint_month_8_year_1 rp_post_aint_month_8_year_2 ... rp_post_aint_month_8_year_
> 25->rp_post_aint_month_8_year_
std_post_rprinc_8_1 std_post_rprinc_8_2 ... std_post_rprinc_8_25->std_post_rprinc_8_
std_post_aint_month_8_year_1 std_post_aint_month_8_year_2 ... std_post_aint_month_8_ye
> ar_25->std_post_aint_month_8_year_
act_post_rprinc_8_1 act_post_rprinc_8_2 ... act_post_rprinc_8_25->act_post_rprinc_8_
act_post_aint_month_8_year_1 act_post_aint_month_8_year_2 ... act_post_aint_month_8_ye
> ar_25->act_post_aint_month_8_year_
act_interest_forgiven_8_1 act_interest_forgiven_8_2 ... act_interest_forgiven_8_25->ac
> t_interest_forgiven_8_
rp_running_princ_bal_9_1 rp_running_princ_bal_9_2 ... rp_running_princ_bal_9_25->rp_ru
> nning_princ_bal_9_
std_running_princ_bal_9_1 std_running_princ_bal_9_2 ... std_running_princ_bal_9_25->st
> d_running_princ_bal_9_
act_running_princ_bal_9_1 act_running_princ_bal_9_2 ... act_running_princ_bal_9_25->ac
> t_running_princ_bal_9_
rp_interest_month_9_year_1 rp_interest_month_9_year_2 ... rp_interest_month_9_year_25-
> >rp_interest_month_9_year_
std_interest_month_9_year_1 std_interest_month_9_year_2 ... std_interest_month_9_year_
> 25->std_interest_month_9_year_
act_interest_month_9_year_1 act_interest_month_9_year_2 ... act_interest_month_9_year_
> 25->act_interest_month_9_year_
rp_accum_int_month_9_year_1 rp_accum_int_month_9_year_2 ... rp_accum_int_month_9_year_
> 25->rp_accum_int_month_9_year_
std_accum_int_month_9_year_1 std_accum_int_month_9_year_2 ... std_accum_int_month_9_ye
> ar_25->std_accum_int_month_9_year_
act_accum_int_month_9_year_1 act_accum_int_month_9_year_2 ... act_accum_int_month_9_ye
> ar_25->act_accum_int_month_9_year_
rp_total_balance_9_1 rp_total_balance_9_2 ... rp_total_balance_9_25->rp_total_balance_
> 9_
std_total_balance_9_1 std_total_balance_9_2 ... std_total_balance_9_25->std_total_bala
> nce_9_
ten_perc_9_year_1 ten_perc_9_year_2 ... ten_perc_9_year_25->ten_perc_9_year_
repaye_payment_month_9_year_1 repaye_payment_month_9_year_2 ... repaye_payment_month_9
> _year_25->repaye_payment_month_9_year_
repaye_int_pt_9_1 repaye_int_pt_9_2 ... repaye_int_pt_9_25->repaye_int_pt_9_
repaye_minus_int_9_1 repaye_minus_int_9_2 ... repaye_minus_int_9_25->repaye_minus_int_
> 9_
repaye_princ_pt_9_1 repaye_princ_pt_9_2 ... repaye_princ_pt_9_25->repaye_princ_pt_9_
rp_interest_change_9_1 rp_interest_change_9_2 ... rp_interest_change_9_25->rp_interest
> _change_9
std_payment_9_1 std_payment_9_2 ... std_payment_9_25->std_payment_9_
std_int_pt_9_1 std_int_pt_9_2 ... std_int_pt_9_25->std_int_pt_9_
std_minus_int_9_1 std_minus_int_9_2 ... std_minus_int_9_25->std_minus_int_9_
std_princ_pt_9_1 std_princ_pt_9_2 ... std_princ_pt_9_25->std_princ_pt_9_
std_interest_change_9_1 std_interest_change_9_2 ... std_interest_change_9_25->std_inte
> rest_change_9
actual_payment_9_1 actual_payment_9_2 ... actual_payment_9_25->actual_payment_9_
actual_int_pt_9_1 actual_int_pt_9_2 ... actual_int_pt_9_25->actual_int_pt_9_
actual_princ_pt_9_1 actual_princ_pt_9_2 ... actual_princ_pt_9_25->actual_princ_pt_9_
actual_interest_change_9_1 actual_interest_change_9_2 ... actual_interest_change_9_25-
> >actual_interest_change_9_
pts_not_equal_flag_9_1 pts_not_equal_flag_9_2 ... pts_not_equal_flag_9_25->pts_not_equ
> al_flag_9
rp_post_rprinc_9_1 rp_post_rprinc_9_2 ... rp_post_rprinc_9_25->rp_post_rprinc_9_
rp_post_aint_month_9_year_1 rp_post_aint_month_9_year_2 ... rp_post_aint_month_9_year_
> 25->rp_post_aint_month_9_year_

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std_post_rprinc_9_1 std_post_rprinc_9_2 ... std_post_rprinc_9_25->std_post_rprinc_9_
std_post_aint_month_9_year_1 std_post_aint_month_9_year_2 ... std_post_aint_month_9_ye
> ar_25->std_post_aint_month_9_year
act_post_rprinc_9_1 act_post_rprinc_9_2 ... act_post_rprinc_9_25->act_post_rprinc_9_
act_post_aint_month_9_year_1 act_post_aint_month_9_year_2 ... act_post_aint_month_9_ye
> ar_25->act_post_aint_month_9_year
act_interest_forgiven_9_1 act_interest_forgiven_9_2 ... act_interest_forgiven_9_25->ac
> t_interest_forgiven_9
rp_running_princ_bal_10_1 rp_running_princ_bal_10_2 ... rp_running_princ_bal_10_25->rp
> _running_princ_bal_10
std_running_princ_bal_10_1 std_running_princ_bal_10_2 ... std_running_princ_bal_10_25-
> >std_running_princ_bal_10
act_running_princ_bal_10_1 act_running_princ_bal_10_2 ... act_running_princ_bal_10_25-
> >act_running_princ_bal_10
rp_interest_month_10_year_1 rp_interest_month_10_year_2 ... rp_interest_month_10_year_
> 25->rp_interest_month_10_year
std_interest_month_10_year_1 std_interest_month_10_year_2 ... std_interest_month_10_ye
> ar_25->std_interest_month_10_year
act_interest_month_10_year_1 act_interest_month_10_year_2 ... act_interest_month_10_ye
> ar_25->act_interest_month_10_year
rp_accum_int_month_10_year_1 rp_accum_int_month_10_year_2 ... rp_accum_int_month_10_ye
> ar_25->rp_accum_int_month_10_year
std_accum_int_month_10_year_1 std_accum_int_month_10_year_2 ... std_accum_int_month_10
> _year_25->std_accum_int_month_10_year
act_accum_int_month_10_year_1 act_accum_int_month_10_year_2 ... act_accum_int_month_10
> _year_25->act_accum_int_month_10_year
rp_total_balance_10_1 rp_total_balance_10_2 ... rp_total_balance_10_25->rp_total_balan
> ce_10
std_total_balance_10_1 std_total_balance_10_2 ... std_total_balance_10_25->std_total_b
> alance_10
ten_perc_10_year_1 ten_perc_10_year_2 ... ten_perc_10_year_25->ten_perc_10_year
repaye_payment_month_10_year_1 repaye_payment_month_10_year_2 ... repaye_payment_month
> _10_year_25->repaye_payment_month_10_year
repaye_int_pt_10_1 repaye_int_pt_10_2 ... repaye_int_pt_10_25->repaye_int_pt_10_
repaye_minus_int_10_1 repaye_minus_int_10_2 ... repaye_minus_int_10_25->repaye_minus_i
> nt_10
repaye_princ_pt_10_1 repaye_princ_pt_10_2 ... repaye_princ_pt_10_25->repaye_princ_pt_1
> 0
rp_interest_change_10_1 rp_interest_change_10_2 ... rp_interest_change_10_25->rp_inter
> est_change_10
std_payment_10_1 std_payment_10_2 ... std_payment_10_25->std_payment_10_
std_int_pt_10_1 std_int_pt_10_2 ... std_int_pt_10_25->std_int_pt_10_
std_minus_int_10_1 std_minus_int_10_2 ... std_minus_int_10_25->std_minus_int_10_
std_princ_pt_10_1 std_princ_pt_10_2 ... std_princ_pt_10_25->std_princ_pt_10_
std_interest_change_10_1 std_interest_change_10_2 ... std_interest_change_10_25->std_i
> nterest_change_10
actual_payment_10_1 actual_payment_10_2 ... actual_payment_10_25->actual_payment_10_
actual_int_pt_10_1 actual_int_pt_10_2 ... actual_int_pt_10_25->actual_int_pt_10_
actual_princ_pt_10_1 actual_princ_pt_10_2 ... actual_princ_pt_10_25->actual_princ_pt_1
> 0
actual_interest_change_10_1 actual_interest_change_10_2 ... actual_interest_change_10_
> 25->actual_interest_change_10
pts_not_equal_flag_10_1 pts_not_equal_flag_10_2 ... pts_not_equal_flag_10_25->pts_not_
> equal_flag_10
rp_post_rprinc_10_1 rp_post_rprinc_10_2 ... rp_post_rprinc_10_25->rp_post_rprinc_10_
rp_post_aint_month_10_year_1 rp_post_aint_month_10_year_2 ... rp_post_aint_month_10_ye
> ar_25->rp_post_aint_month_10_year
std_post_rprinc_10_1 std_post_rprinc_10_2 ... std_post_rprinc_10_25->std_post_rprinc_1
> 0
std_post_aint_month_10_year_1 std_post_aint_month_10_year_2 ... std_post_aint_month_10
> _year_25->std_post_aint_month_10_year
act_post_rprinc_10_1 act_post_rprinc_10_2 ... act_post_rprinc_10_25->act_post_rprinc_1
> 0
act_post_aint_month_10_year_1 act_post_aint_month_10_year_2 ... act_post_aint_month_10
> _year_25->act_post_aint_month_10_year
act_interest_forgiven_10_1 act_interest_forgiven_10_2 ... act_interest_forgiven_10_25-
> >act_interest_forgiven_10
rp_running_princ_bal_11_1 rp_running_princ_bal_11_2 ... rp_running_princ_bal_11_25->rp
> _running_princ_bal_11
std_running_princ_bal_11_1 std_running_princ_bal_11_2 ... std_running_princ_bal_11_25-
> >std_running_princ_bal_11
act_running_princ_bal_11_1 act_running_princ_bal_11_2 ... act_running_princ_bal_11_25-

```

```

> >act_running_princ_bal_11_
rp_interest_month_11_year_1 rp_interest_month_11_year_2 ... rp_interest_month_11_year_
> 25->rp_interest_month_11_year_
std_interest_month_11_year_1 std_interest_month_11_year_2 ... std_interest_month_11_ye
> ar_25->std_interest_month_11_year_
act_interest_month_11_year_1 act_interest_month_11_year_2 ... act_interest_month_11_ye
> ar_25->act_interest_month_11_year_
rp_accum_int_month_11_year_1 rp_accum_int_month_11_year_2 ... rp_accum_int_month_11_ye
> ar_25->rp_accum_int_month_11_year_
std_accum_int_month_11_year_1 std_accum_int_month_11_year_2 ... std_accum_int_month_11_
> year_25->std_accum_int_month_11_year_
act_accum_int_month_11_year_1 act_accum_int_month_11_year_2 ... act_accum_int_month_11_
> year_25->act_accum_int_month_11_year_
rp_total_balance_11_1 rp_total_balance_11_2 ... rp_total_balance_11_25->rp_total_balan
> ce_11_
std_total_balance_11_1 std_total_balance_11_2 ... std_total_balance_11_25->std_total_b
> alance_11_
ten_perc_11_year_1 ten_perc_11_year_2 ... ten_perc_11_year_25->ten_perc_11_year_
repaye_payment_month_11_year_1 repaye_payment_month_11_year_2 ... repaye_payment_mont
> h_11_year_25->repaye_payment_month_11_year_
repaye_int_pt_11_1 repaye_int_pt_11_2 ... repaye_int_pt_11_25->repaye_int_pt_11_
repaye_minus_int_11_1 repaye_minus_int_11_2 ... repaye_minus_int_11_25->repaye_minus_i
> nt_11_
repaye_princ_pt_11_1 repaye_princ_pt_11_2 ... repaye_princ_pt_11_25->repaye_princ_pt_1
> 1_
rp_interest_change_11_1 rp_interest_change_11_2 ... rp_interest_change_11_25->rp_inter
> est_change_11_
std_payment_11_1 std_payment_11_2 ... std_payment_11_25->std_payment_11_
std_int_pt_11_1 std_int_pt_11_2 ... std_int_pt_11_25->std_int_pt_11_
std_minus_int_11_1 std_minus_int_11_2 ... std_minus_int_11_25->std_minus_int_11_
std_princ_pt_11_1 std_princ_pt_11_2 ... std_princ_pt_11_25->std_princ_pt_11_
std_interest_change_11_1 std_interest_change_11_2 ... std_interest_change_11_25->std_i
> nterest_change_11_
actual_payment_11_1 actual_payment_11_2 ... actual_payment_11_25->actual_payment_11_
actual_int_pt_11_1 actual_int_pt_11_2 ... actual_int_pt_11_25->actual_int_pt_11_
actual_princ_pt_11_1 actual_princ_pt_11_2 ... actual_princ_pt_11_25->actual_princ_pt_1
> 1_
actual_interest_change_11_1 actual_interest_change_11_2 ... actual_interest_change_11_
> 25->actual_interest_change_11_
pts_not_equal_flag_11_1 pts_not_equal_flag_11_2 ... pts_not_equal_flag_11_25->pts_not_
> equal_flag_11_
rp_post_rprinc_11_1 rp_post_rprinc_11_2 ... rp_post_rprinc_11_25->rp_post_rprinc_11_
rp_post_aint_month_11_year_1 rp_post_aint_month_11_year_2 ... rp_post_aint_month_11_ye
> ar_25->rp_post_aint_month_11_year_
std_post_rprinc_11_1 std_post_rprinc_11_2 ... std_post_rprinc_11_25->std_post_rprinc_1
> 1_
std_post_aint_month_11_year_1 std_post_aint_month_11_year_2 ... std_post_aint_month_11_
> year_25->std_post_aint_month_11_year_
act_post_rprinc_11_1 act_post_rprinc_11_2 ... act_post_rprinc_11_25->act_post_rprinc_1
> 1_
act_post_aint_month_11_year_1 act_post_aint_month_11_year_2 ... act_post_aint_month_11_
> year_25->act_post_aint_month_11_year_
act_interest_forgiven_11_1 act_interest_forgiven_11_2 ... act_interest_forgiven_11_25-
> >act_interest_forgiven_11_
rp_running_princ_bal_12_1 rp_running_princ_bal_12_2 ... rp_running_princ_bal_12_25->rp
> _running_princ_bal_12_
std_running_princ_bal_12_1 std_running_princ_bal_12_2 ... std_running_princ_bal_12_25-
> >std_running_princ_bal_12_
act_running_princ_bal_12_1 act_running_princ_bal_12_2 ... act_running_princ_bal_12_25-
> >act_running_princ_bal_12_
rp_interest_month_12_year_1 rp_interest_month_12_year_2 ... rp_interest_month_12_year_
> 25->rp_interest_month_12_year_
std_interest_month_12_year_1 std_interest_month_12_year_2 ... std_interest_month_12_ye
> ar_25->std_interest_month_12_year_
act_interest_month_12_year_1 act_interest_month_12_year_2 ... act_interest_month_12_ye
> ar_25->act_interest_month_12_year_
rp_accum_int_month_12_year_1 rp_accum_int_month_12_year_2 ... rp_accum_int_month_12_ye
> ar_25->rp_accum_int_month_12_year_
std_accum_int_month_12_year_1 std_accum_int_month_12_year_2 ... std_accum_int_month_12_
> year_25->std_accum_int_month_12_year_
act_accum_int_month_12_year_1 act_accum_int_month_12_year_2 ... act_accum_int_month_12_
> year_25->act_accum_int_month_12_year_

```



```

rp_total_balance_12_1 rp_total_balance_12_2 ... rp_total_balance_12_25->rp_total_balan
> ce_12
std_total_balance_12_1 std_total_balance_12_2 ... std_total_balance_12_25->std_total_b
> alance_12
ten_perc_12_year_1 ten_perc_12_year_2 ... ten_perc_12_year_25->ten_perc_12_year
repaye_payment_month_12_year_1 repaye_payment_month_12_year_2 ... repaye_payment_month
> _12_year_25->repaye_payment_month_12_year
repaye_int_pt_12_1 repaye_int_pt_12_2 ... repaye_int_pt_12_25->repaye_int_pt_12
repaye_minus_int_12_1 repaye_minus_int_12_2 ... repaye_minus_int_12_25->repaye_minus_i
> nt_12
repaye_princ_pt_12_1 repaye_princ_pt_12_2 ... repaye_princ_pt_12_25->repaye_princ_pt_1
> 2
rp_interest_change_12_1 rp_interest_change_12_2 ... rp_interest_change_12_25->rp_inter
> est_change_12
std_payment_12_1 std_payment_12_2 ... std_payment_12_25->std_payment_12_
std_int_pt_12_1 std_int_pt_12_2 ... std_int_pt_12_25->std_int_pt_12_
std_minus_int_12_1 std_minus_int_12_2 ... std_minus_int_12_25->std_minus_int_12_
std_princ_pt_12_1 std_princ_pt_12_2 ... std_princ_pt_12_25->std_princ_pt_12_
std_interest_change_12_1 std_interest_change_12_2 ... std_interest_change_12_25->std_i
> nterest_change_12
actual_payment_12_1 actual_payment_12_2 ... actual_payment_12_25->actual_payment_12_
actual_int_pt_12_1 actual_int_pt_12_2 ... actual_int_pt_12_25->actual_int_pt_12_
actual_princ_pt_12_1 actual_princ_pt_12_2 ... actual_princ_pt_12_25->actual_princ_pt_1
> 2
actual_interest_change_12_1 actual_interest_change_12_2 ... actual_interest_change_12_
> 25->actual_interest_change_12_
pts_not_equal_flag_12_1 pts_not_equal_flag_12_2 ... pts_not_equal_flag_12_25->pts_not_
> equal_flag_12
rp_post_rprinc_12_1 rp_post_rprinc_12_2 ... rp_post_rprinc_12_25->rp_post_rprinc_12_
rp_post_aint_month_12_year_1 rp_post_aint_month_12_year_2 ... rp_post_aint_month_12_ye
> ar_25->rp_post_aint_month_12_year
std_post_rprinc_12_1 std_post_rprinc_12_2 ... std_post_rprinc_12_25->std_post_rprinc_1
> 2
std_post_aint_month_12_year_1 std_post_aint_month_12_year_2 ... std_post_aint_month_12
> _year_25->std_post_aint_month_12_year
act_post_rprinc_12_1 act_post_rprinc_12_2 ... act_post_rprinc_12_25->act_post_rprinc_1
> 2
act_post_aint_month_12_year_1 act_post_aint_month_12_year_2 ... act_post_aint_month_12
> _year_25->act_post_aint_month_12_year
act_interest_forgiven_12_1 act_interest_forgiven_12_2 ... act_interest_forgiven_12_25-
> >act_interest_forgiven_12_

```

```
r; t=69.86 16:12:49
```

```

387
388      *Quick rename of some varaibles to make room for new panel versions
389      rename med_earnings med_earnings_orig
r; t=0.08 16:12:49

390      rename standard_payment standard_payment_orig
r; t=0.00 16:12:49

391      rename rp_running_princ_bal rp_running_princ_bal_orig
r; t=0.00 16:12:49

392      rename std_running_princ_bal std_running_princ_bal_orig
r; t=0.00 16:12:49

393      rename act_running_princ_bal act_running_princ_bal_orig
r; t=0.00 16:12:49

```

```

394
395         *Rename all these variables to drop the _year suffix
396         rename (earnings_year disc_med_earn_year_ ///
>               rp_running_princ_bal_1_ ///
>               std_running_princ_bal_1_ act_running_princ_bal_1_ rp_intere
> st_month_1_year_ ///
>               std_interest_month_1_year_ act_interest_month_1_year_ rp_a
> ccum_int_month_1_year_ ///
>               std_accum_int_month_1_year_ act_accum_int_month_1_year_ rp_
> total_balance_1_ ///
>               std_total_balance_1_ ten_perc_1_year_ repay_payment_month_
> 1_year_ repay_int_pt_1_ ///
>               repay_minus_int_1_ repay_princ_pt_1_ rp_interest_change_1
> _std_payment_1_ ///
>               std_int_pt_1_ std_minus_int_1_ std_princ_pt_1_ std_interest
> _change_1_ ///
>               actual_payment_1_ actual_int_pt_1_ actual_princ_pt_1_ actua
> l_interest_change_1_ ///
>               pts_not_equal_flag_1_ rp_post_rprinc_1_ rp_post_aint_month_
> 1_year_ ///
>               std_post_rprinc_1_ std_post_aint_month_1_year_ act_post_rpr
> inc_1_ ///
>               act_post_aint_month_1_year_ act_interest_forgiven_1_ ///
>               rp_running_princ_bal_2_ ///
>               std_running_princ_bal_2_ act_running_princ_bal_2_ rp_intere
> st_month_2_year_ ///
>               std_interest_month_2_year_ act_interest_month_2_year_ rp_a
> ccum_int_month_2_year_ ///
>               std_accum_int_month_2_year_ act_accum_int_month_2_year_ rp_
> total_balance_2_ ///
>               std_total_balance_2_ ten_perc_2_year_ repay_payment_month_
> 2_year_ repay_int_pt_2_ ///
>               repay_minus_int_2_ repay_princ_pt_2_ rp_interest_change_2
> _std_payment_2_ ///
>               std_int_pt_2_ std_minus_int_2_ std_princ_pt_2_ std_interest
> _change_2_ ///
>               actual_payment_2_ actual_int_pt_2_ actual_princ_pt_2_ actua
> l_interest_change_2_ ///
>               pts_not_equal_flag_2_ rp_post_rprinc_2_ rp_post_aint_month_
> 2_year_ ///
>               std_post_rprinc_2_ std_post_aint_month_2_year_ act_post_rpr
> inc_2_ ///
>               act_post_aint_month_2_year_ act_interest_forgiven_2_ ///
>               rp_running_princ_bal_3_ ///
>               std_running_princ_bal_3_ act_running_princ_bal_3_ rp_intere
> st_month_3_year_ ///
>               std_interest_month_3_year_ act_interest_month_3_year_ rp_a
> ccum_int_month_3_year_ ///
>               std_accum_int_month_3_year_ act_accum_int_month_3_year_ rp_
> total_balance_3_ ///
>               std_total_balance_3_ ten_perc_3_year_ repay_payment_month_
> 3_year_ repay_int_pt_3_ ///
>               repay_minus_int_3_ repay_princ_pt_3_ rp_interest_change_3
> _std_payment_3_ ///
>               std_int_pt_3_ std_minus_int_3_ std_princ_pt_3_ std_interest
> _change_3_ ///
>               actual_payment_3_ actual_int_pt_3_ actual_princ_pt_3_ actua
> l_interest_change_3_ ///
>               pts_not_equal_flag_3_ rp_post_rprinc_3_ rp_post_aint_month_
> 3_year_ ///
>               std_post_rprinc_3_ std_post_aint_month_3_year_ act_post_rpr
> inc_3_ ///
>               act_post_aint_month_3_year_ act_interest_forgiven_3_ ///
>               rp_running_princ_bal_4_ ///
>               std_running_princ_bal_4_ act_running_princ_bal_4_ rp_intere
> st_month_4_year_ ///
>               std_interest_month_4_year_ act_interest_month_4_year_ rp_a
> ccum_int_month_4_year_ ///
>               std_accum_int_month_4_year_ act_accum_int_month_4_year_ rp_
> total_balance_4_ ///
>               std_total_balance_4_ ten_perc_4_year_ repay_payment_month_
> 4_year_ repay_int_pt_4_ ///

```

```

> repaye_minus_int_4_ repaye_princ_pt_4_ rp_interest_change_4
> _ std_payment_4_ ///
> _ change_4_ ///
> l_interest_change_4_ ///
> 4_year_ ///
> inc_4_ ///
>
> act_post_aint_month_4_year_ act_interest_forgiven_4_ ///
> rp_running_princ_bal_5_ ///
> std_running_princ_bal_5_ act_running_princ_bal_5_ rp_intere
> st_month_5_year_ ///
> ccum_int_month_5_year_ ///
> total_balance_5_ ///
> 5_year_ repaye_int_pt_5_ ///
> _ std_payment_5_ ///
> _ change_5_ ///
> l_interest_change_5_ ///
> 5_year_ ///
> inc_5_ ///
>
> act_post_aint_month_5_year_ act_interest_forgiven_5_ ///
> rp_running_princ_bal_6_ ///
> std_running_princ_bal_6_ act_running_princ_bal_6_ rp_intere
> st_month_6_year_ ///
> ccum_int_month_6_year_ ///
> total_balance_6_ ///
> 6_year_ repaye_int_pt_6_ ///
> _ std_payment_6_ ///
> _ change_6_ ///
> l_interest_change_6_ ///
> 6_year_ ///
> inc_6_ ///
>
> act_post_aint_month_6_year_ act_interest_forgiven_6_ ///
> rp_running_princ_bal_7_ ///
> std_running_princ_bal_7_ act_running_princ_bal_7_ rp_intere
> st_month_7_year_ ///
> ccum_int_month_7_year_ ///
> total_balance_7_ ///
> 7_year_ repaye_int_pt_7_ ///
> _ std_payment_7_ ///
> _ change_7_ ///
> l_interest_change_7_ ///
> 7_year_ ///
> inc_7_ ///
>
> act_post_aint_month_7_year_ act_interest_forgiven_7_ ///
> rp_running_princ_bal_8_ ///

```

```

> std_running_princ_bal_8_ act_running_princ_bal_8_ rp_intere
> st_month_8_year_ ///
> std_interest_month_8_year_ act_interest_month_8_year_ rp_a
> ccum_int_month_8_year_ ///
> std_accum_int_month_8_year_ act_accum_int_month_8_year_ rp_
> total_balance_8_ ///
> std_total_balance_8_ ten_perc_8_year_ repay_payment_month_
> 8_year_ repay_int_pt_8_ ///
> repay_minus_int_8_ repay_princ_pt_8_ rp_interest_change_8
> _ std_payment_8_ ///
> std_int_pt_8_ std_minus_int_8_ std_princ_pt_8_ std_interest
> _change_8_ ///
> actual_payment_8_ actual_int_pt_8_ actual_princ_pt_8_ actua
> l_interest_change_8_ ///
> pts_not_equal_flag_8_ rp_post_rprinc_8_ rp_post_aint_month_
> 8_year_ ///
> std_post_rprinc_8_ std_post_aint_month_8_year_ act_post_rpr
> inc_8_ ///
> act_post_aint_month_8_year_ act_interest_forgiven_8_ ///
> rp_running_princ_bal_9_ ///
> std_running_princ_bal_9_ act_running_princ_bal_9_ rp_intere
> st_month_9_year_ ///
> std_interest_month_9_year_ act_interest_month_9_year_ rp_a
> ccum_int_month_9_year_ ///
> std_accum_int_month_9_year_ act_accum_int_month_9_year_ rp_
> total_balance_9_ ///
> std_total_balance_9_ ten_perc_9_year_ repay_payment_month_
> 9_year_ repay_int_pt_9_ ///
> repay_minus_int_9_ repay_princ_pt_9_ rp_interest_change_9
> _ std_payment_9_ ///
> std_int_pt_9_ std_minus_int_9_ std_princ_pt_9_ std_interest
> _change_9_ ///
> actual_payment_9_ actual_int_pt_9_ actual_princ_pt_9_ actua
> l_interest_change_9_ ///
> pts_not_equal_flag_9_ rp_post_rprinc_9_ rp_post_aint_month_
> 9_year_ ///
> std_post_rprinc_9_ std_post_aint_month_9_year_ act_post_rpr
> inc_9_ ///
> act_post_aint_month_9_year_ act_interest_forgiven_9_ ///
> rp_running_princ_bal_10_ ///
> std_running_princ_bal_10_ act_running_princ_bal_10_ rp_inte
> rest_month_10_year_ ///
> std_interest_month_10_year_ act_interest_month_10_year_ rp
> _accum_int_month_10_year_ ///
> std_accum_int_month_10_year_ act_accum_int_month_10_year_ r
> p_total_balance_10_ ///
> std_total_balance_10_ ten_perc_10_year_ repay_payment_mont
> h_10_year_ repay_int_pt_10_ ///
> repay_minus_int_10_ repay_princ_pt_10_ rp_interest_change
> _10_ std_payment_10_ ///
> std_int_pt_10_ std_minus_int_10_ std_princ_pt_10_ std_inter
> est_change_10_ ///
> actual_payment_10_ actual_int_pt_10_ actual_princ_pt_10_ ac
> tual_interest_change_10_ ///
> pts_not_equal_flag_10_ rp_post_rprinc_10_ rp_post_aint_mont
> h_10_year_ ///
> std_post_rprinc_10_ std_post_aint_month_10_year_ act_post_r
> princ_10_ ///
> act_post_aint_month_10_year_ act_interest_forgiven_10_ ///
> rp_running_princ_bal_11_ ///
> std_running_princ_bal_11_ act_running_princ_bal_11_ rp_inte
> rest_month_11_year_ ///
> std_interest_month_11_year_ act_interest_month_11_year_ rp
> _accum_int_month_11_year_ ///
> std_accum_int_month_11_year_ act_accum_int_month_11_year_ r
> p_total_balance_11_ ///
> std_total_balance_11_ ten_perc_11_year_ repay_payment_mont
> h_11_year_ repay_int_pt_11_ ///
> repay_minus_int_11_ repay_princ_pt_11_ rp_interest_change
> _11_ std_payment_11_ ///
> std_int_pt_11_ std_minus_int_11_ std_princ_pt_11_ std_inter
> est_change_11_ ///

```

```

> actual_payment_11_ actual_int_pt_11_ actual_princ_pt_11_ ac
> tual_interest_change_11_ ///
> pts_not_equal_flag_11_ rp_post_rprinc_11_ rp_post_aint_mont
> h_11_year_ ///
> std_post_rprinc_11_ std_post_aint_month_11_year_ act_post_r
> princ_11_ ///
> act_post_aint_month_11_year_ act_interest_forgiven_11_ ///
> rp_running_princ_bal_12_ ///
> std_running_princ_bal_12_ act_running_princ_bal_12_ rp_inte
> rest_month_12_year_ ///
> std_interest_month_12_year_ act_interest_month_12_year_ rp
> _accum_int_month_12_year_ ///
> std_accum_int_month_12_year_ act_accum_int_month_12_year_ r
> p_total_balance_12_ ///
> std_total_balance_12_ ten_perc_12_year_ repay_payment_mont
> h_12_year_ repay_int_pt_12_ ///
> repay_minus_int_12_ repay_princ_pt_12_ rp_interest_change
> _12_ std_payment_12_ ///
> std_int_pt_12_ std_minus_int_12_ std_princ_pt_12_ std_inter
> est_change_12_ ///
> actual_payment_12_ actual_int_pt_12_ actual_princ_pt_12_ ac
> tual_interest_change_12_ ///
> pts_not_equal_flag_12_ rp_post_rprinc_12_ rp_post_aint_mont
> h_12_year_ ///
> std_post_rprinc_12_ std_post_aint_month_12_year_ act_post_r
> princ_12_ ///
> act_post_aint_month_12_year_ act_interest_forgiven_12_) ///
> (earnings_disc_med_earn ///
> rp_running_princ_bal_1 ///
> std_running_princ_bal_1 act_running_princ_bal_1 rp_interest
> _month_1 ///
> std_interest_month_1 act_interest_month_1 rp_accum_int_mon
> th_1 ///
> std_accum_int_month_1 act_accum_int_month_1 rp_total_balanc
> e_1 ///
> std_total_balance_1 ten_perc_1 repay_payment_month_1 repay
> e_int_pt_1 ///
> repay_minus_int_1 repay_princ_pt_1 rp_interest_change_1 s
> td_payment_1 ///
> std_int_pt_1 std_minus_int_1 std_princ_pt_1 std_interest_ch
> ange_1 ///
> actual_payment_1 actual_int_pt_1 actual_princ_pt_1 actual_i
> nterest_change_1 ///
> pts_not_equal_flag_1 rp_post_rprinc_1 rp_post_aint_month_1
> ///
> std_post_rprinc_1 std_post_aint_month_1 act_post_rprinc_1 /
> //
> act_post_aint_month_1 act_interest_forgiven_1 ///
> rp_running_princ_bal_2 ///
> std_running_princ_bal_2 act_running_princ_bal_2 rp_interest
> _month_2 ///
> std_interest_month_2 act_interest_month_2 rp_accum_int_mon
> th_2 ///
> std_accum_int_month_2 act_accum_int_month_2 rp_total_balanc
> e_2 ///
> std_total_balance_2 ten_perc_2 repay_payment_month_2 repay
> e_int_pt_2 ///
> repay_minus_int_2 repay_princ_pt_2 rp_interest_change_2 s
> td_payment_2 ///
> std_int_pt_2 std_minus_int_2 std_princ_pt_2 std_interest_ch
> ange_2 ///
> actual_payment_2 actual_int_pt_2 actual_princ_pt_2 actual_i
> nterest_change_2 ///
> pts_not_equal_flag_2 rp_post_rprinc_2 rp_post_aint_month_2
> ///
> std_post_rprinc_2 std_post_aint_month_2 act_post_rprinc_2 /
> //
> act_post_aint_month_2 act_interest_forgiven_2 ///
> rp_running_princ_bal_3 ///
> std_running_princ_bal_3 act_running_princ_bal_3 rp_interest
> _month_3 ///
> std_interest_month_3 act_interest_month_3 rp_accum_int_mon

```

```

> th_3 ///
>
> e_3 ///
> e_int_pt_3 ///
> td_payment_3 ///
> ange_3 ///
> nterest_change_3 ///
> ///
> //
>
> _month_4 ///
> th_4 ///
> e_4 ///
> e_int_pt_4 ///
> td_payment_4 ///
> ange_4 ///
> nterest_change_4 ///
> ///
> //
>
> _month_5 ///
> th_5 ///
> e_5 ///
> e_int_pt_5 ///
> td_payment_5 ///
> ange_5 ///
> nterest_change_5 ///
> ///
> //
>
> _month_6 ///
> th_6 ///
> e_6 ///
> e_int_pt_6 ///
> td_payment_6 ///
> ange_6 ///
> nterest_change_6 ///
>
std_accum_int_month_3 act_accum_int_month_3 rp_total_balanc
std_total_balance_3 ten_perc_3 repaye_payment_month_3 repay
repaye_minus_int_3 repaye_princ_pt_3 rp_interest_change_3 s
std_int_pt_3 std_minus_int_3 std_princ_pt_3 std_interest_ch
actual_payment_3 actual_int_pt_3 actual_princ_pt_3 actual_i
pts_not_equal_flag_3 rp_post_rprinc_3 rp_post_aint_month_3
std_post_rprinc_3 std_post_aint_month_3 act_post_rprinc_3 /
act_post_aint_month_3 act_interest_forgiven_3 ///
rp_running_princ_bal_4 ///
std_running_princ_bal_4 act_running_princ_bal_4 rp_interest
std_interest_month_4 act_interest_month_4 rp_accum_int_mon
std_accum_int_month_4 act_accum_int_month_4 rp_total_balanc
std_total_balance_4 ten_perc_4 repaye_payment_month_4 repay
repaye_minus_int_4 repaye_princ_pt_4 rp_interest_change_4 s
std_int_pt_4 std_minus_int_4 std_princ_pt_4 std_interest_ch
actual_payment_4 actual_int_pt_4 actual_princ_pt_4 actual_i
pts_not_equal_flag_4 rp_post_rprinc_4 rp_post_aint_month_4
std_post_rprinc_4 std_post_aint_month_4 act_post_rprinc_4 /
act_post_aint_month_4 act_interest_forgiven_4 ///
rp_running_princ_bal_5 ///
std_running_princ_bal_5 act_running_princ_bal_5 rp_interest
std_interest_month_5 act_interest_month_5 rp_accum_int_mon
std_accum_int_month_5 act_accum_int_month_5 rp_total_balanc
std_total_balance_5 ten_perc_5 repaye_payment_month_5 repay
repaye_minus_int_5 repaye_princ_pt_5 rp_interest_change_5 s
std_int_pt_5 std_minus_int_5 std_princ_pt_5 std_interest_ch
actual_payment_5 actual_int_pt_5 actual_princ_pt_5 actual_i
pts_not_equal_flag_5 rp_post_rprinc_5 rp_post_aint_month_5
std_post_rprinc_5 std_post_aint_month_5 act_post_rprinc_5 /
act_post_aint_month_5 act_interest_forgiven_5 ///
rp_running_princ_bal_6 ///
std_running_princ_bal_6 act_running_princ_bal_6 rp_interest
std_interest_month_6 act_interest_month_6 rp_accum_int_mon
std_accum_int_month_6 act_accum_int_month_6 rp_total_balanc
std_total_balance_6 ten_perc_6 repaye_payment_month_6 repay
repaye_minus_int_6 repaye_princ_pt_6 rp_interest_change_6 s
std_int_pt_6 std_minus_int_6 std_princ_pt_6 std_interest_ch
actual_payment_6 actual_int_pt_6 actual_princ_pt_6 actual_i
pts_not_equal_flag_6 rp_post_rprinc_6 rp_post_aint_month_6

```

```

> ///
> std_post_rprinc_6 std_post_aint_month_6 act_post_rprinc_6 /
> //
> act_post_aint_month_6 act_interest_forgiven_6 ///
> rp_running_princ_bal_7 ///
> std_running_princ_bal_7 act_running_princ_bal_7 rp_interest
> _month_7 ///
> std_interest_month_7 act_interest_month_7 rp_accum_int_mon
> th_7 ///
> std_accum_int_month_7 act_accum_int_month_7 rp_total_balanc
> e_7 ///
> std_total_balance_7 ten_perc_7 repaye_payment_month_7 repay
> e_int_pt_7 ///
> repaye_minus_int_7 repaye_princ_pt_7 rp_interest_change_7 s
> td_payment_7 ///
> std_int_pt_7 std_minus_int_7 std_princ_pt_7 std_interest_ch
> ange_7 ///
> actual_payment_7 actual_int_pt_7 actual_princ_pt_7 actual_i
> nterest_change_7 ///
> pts_not_equal_flag_7 rp_post_rprinc_7 rp_post_aint_month_7
> ///
> std_post_rprinc_7 std_post_aint_month_7 act_post_rprinc_7 /
> //
> act_post_aint_month_7 act_interest_forgiven_7 ///
> rp_running_princ_bal_8 ///
> std_running_princ_bal_8 act_running_princ_bal_8 rp_interest
> _month_8 ///
> std_interest_month_8 act_interest_month_8 rp_accum_int_mon
> th_8 ///
> std_accum_int_month_8 act_accum_int_month_8 rp_total_balanc
> e_8 ///
> std_total_balance_8 ten_perc_8 repaye_payment_month_8 repay
> e_int_pt_8 ///
> repaye_minus_int_8 repaye_princ_pt_8 rp_interest_change_8 s
> td_payment_8 ///
> std_int_pt_8 std_minus_int_8 std_princ_pt_8 std_interest_ch
> ange_8 ///
> actual_payment_8 actual_int_pt_8 actual_princ_pt_8 actual_i
> nterest_change_8 ///
> pts_not_equal_flag_8 rp_post_rprinc_8 rp_post_aint_month_8
> ///
> std_post_rprinc_8 std_post_aint_month_8 act_post_rprinc_8 /
> //
> act_post_aint_month_8 act_interest_forgiven_8 ///
> rp_running_princ_bal_9 ///
> std_running_princ_bal_9 act_running_princ_bal_9 rp_interest
> _month_9 ///
> std_interest_month_9 act_interest_month_9 rp_accum_int_mon
> th_9 ///
> std_accum_int_month_9 act_accum_int_month_9 rp_total_balanc
> e_9 ///
> std_total_balance_9 ten_perc_9 repaye_payment_month_9 repay
> e_int_pt_9 ///
> repaye_minus_int_9 repaye_princ_pt_9 rp_interest_change_9 s
> td_payment_9 ///
> std_int_pt_9 std_minus_int_9 std_princ_pt_9 std_interest_ch
> ange_9 ///
> actual_payment_9 actual_int_pt_9 actual_princ_pt_9 actual_i
> nterest_change_9 ///
> pts_not_equal_flag_9 rp_post_rprinc_9 rp_post_aint_month_9
> ///
> std_post_rprinc_9 std_post_aint_month_9 act_post_rprinc_9 /
> //
> act_post_aint_month_9 act_interest_forgiven_9 ///
> rp_running_princ_bal_10 ///
> std_running_princ_bal_10 act_running_princ_bal_10 rp_intere
> st_month_10 ///
> std_interest_month_10 act_interest_month_10 rp_accum_int_m
> onth_10 ///
> std_accum_int_month_10 act_accum_int_month_10 rp_total_bala
> nce_10 ///
> std_total_balance_10 ten_perc_10 repaye_payment_month_10 re

```

```

> paye_int_pt_10 ///
> 0 std_payment_10 ///
> _change_10 ///
> l_interest_change_10 ///
> 10 ///
> 0 ///
>
> st_month_11 ///
> onth_11 ///
> nce_11 ///
> paye_int_pt_11 ///
> 1 std_payment_11 ///
> _change_11 ///
> l_interest_change_11 ///
> 11 ///
> 1 ///
>
> st_month_12 ///
> onth_12 ///
> nce_12 ///
> paye_int_pt_12 ///
> 2 std_payment_12 ///
> _change_12 ///
> l_interest_change_12 ///
> 12 ///
> 2 ///
>
r; t=0.14 16:12:50

```

```

397
398 *Reshape
399 reshape long rp_running_princ_bal_ ///
> onth_ ///
> _ ///
> _ ///
> nt_pt_ ///
> payment_ ///
> e_ ///
> rest_change_ ///
>

```



```
>
>                                std_post_rprinc std_post_aint_month act_post_rprinc ///
>                                act_post_aint_month act_interest_forgiven, i(opciplev yea
> r) j(month)
(note: j = 1 2 3 4 5 6 7 8 9 10 11 12)
```

Data	wide	->	long
Number of obs.	11125	->	133500
Number of variables	434	->	61
j variable (12 values)		->	month
xij variables:			
rp_running_princ_bal_1 rp_running_princ_bal_2 ... rp_running_princ_bal_12->rp_running_princ_bal			
std_running_princ_bal_1 std_running_princ_bal_2 ... std_running_princ_bal_12->std_running_princ_bal			
act_running_princ_bal_1 act_running_princ_bal_2 ... act_running_princ_bal_12->act_running_princ_bal			
rp_interest_month_1 rp_interest_month_2 ... rp_interest_month_12->rp_interest_month			
std_interest_month_1 std_interest_month_2 ... std_interest_month_12->std_interest_month			
act_interest_month_1 act_interest_month_2 ... act_interest_month_12->act_interest_month			
rp_accum_int_month_1 rp_accum_int_month_2 ... rp_accum_int_month_12->rp_accum_int_month			
std_accum_int_month_1 std_accum_int_month_2 ... std_accum_int_month_12->std_accum_int_month			
act_accum_int_month_1 act_accum_int_month_2 ... act_accum_int_month_12->act_accum_int_month			
rp_total_balance_1 rp_total_balance_2 ... rp_total_balance_12->rp_total_balance			
std_total_balance_1 std_total_balance_2 ... std_total_balance_12->std_total_balance			
ten_perc_1 ten_perc_2 ... ten_perc_12 -> ten_perc			
repaye_payment_month_1 repaye_payment_month_2 ... repaye_payment_month_12->repaye_payment_month			
repaye_int_pt_1 repaye_int_pt_2 ... repaye_int_pt_12->repaye_int_pt			
repaye_minus_int_1 repaye_minus_int_2 ... repaye_minus_int_12->repaye_minus_int			
repaye_princ_pt_1 repaye_princ_pt_2 ... repaye_princ_pt_12->repaye_princ_pt			
rp_interest_change_1 rp_interest_change_2 ... rp_interest_change_12->rp_interest_change			
std_payment_1 std_payment_2 ... std_payment_12->std_payment			
std_int_pt_1 std_int_pt_2 ... std_int_pt_12->std_int_pt			
std_minus_int_1 std_minus_int_2 ... std_minus_int_12->std_minus_int			
std_princ_pt_1 std_princ_pt_2 ... std_princ_pt_12->std_princ_pt			
std_interest_change_1 std_interest_change_2 ... std_interest_change_12->std_interest_change			
actual_payment_1 actual_payment_2 ... actual_payment_12->actual_payment			
actual_int_pt_1 actual_int_pt_2 ... actual_int_pt_12->actual_int_pt			
actual_princ_pt_1 actual_princ_pt_2 ... actual_princ_pt_12->actual_princ_pt			
actual_interest_change_1 actual_interest_change_2 ... actual_interest_change_12->actual_interest_change			
pts_not_equal_flag_1 pts_not_equal_flag_2 ... pts_not_equal_flag_12->pts_not_equal_flag			
rp_post_rprinc_1 rp_post_rprinc_2 ... rp_post_rprinc_12->rp_post_rprinc			
rp_post_aint_month_1 rp_post_aint_month_2 ... rp_post_aint_month_12->rp_post_aint_month			
std_post_rprinc_1 std_post_rprinc_2 ... std_post_rprinc_12->std_post_rprinc			
std_post_aint_month_1 std_post_aint_month_2 ... std_post_aint_month_12->std_post_aint_month			
act_post_rprinc_1 act_post_rprinc_2 ... act_post_rprinc_12->act_post_rprinc			
act_post_aint_month_1 act_post_aint_month_2 ... act_post_aint_month_12->act_post_aint_month			
act_interest_forgiven_1 act_interest_forgiven_2 ... act_interest_forgiven_12->act_interest_forgiven			

```
r; t=3.29 16:12:53
```

```

400
401      *Rename variables to drop _month suffix
402      rename (rp_running_princ_bal_ ///
>      onth_ ///
>      _ ///
>      _ ///
>      nt_pt_ ///
>      payment_ ///
>      e_ ///
>      rest_change_ ///
>      pts_not_equal_flag rp_post_rprinc rp_post_aint_month_ ///
>      std_post_rprinc std_post_aint_month act_post_rprinc_ ///
>      act_post_aint_month act_interest_forgiven) ///
>      (rp_running_princ_bal_ ///
>      std_running_princ_bal act_running_princ_bal rp_interest ///
>      std_interest act_interest rp_accum_int ///
>      std_accum_int act_accum_int rp_total_balance ///
>      std_total_balance ten_perc repaye_payment repaye_int_pt ///
>      repaye_minus_int repaye_princ_pt rp_interest_change std_pay
>      ment ///
>      std_int_pt std_minus_int std_princ_pt std_interest_change /
>      //
>      actual_payment actual_int_pt actual_princ_pt actual_interes
>      t_change ///
>      pts_not_equal_flag rp_post_rprinc rp_post_aint ///
>      std_post_rprinc std_post_aint act_post_rprinc ///
>      act_post_aint act_interest_forgiven)
r; t=0.00 16:12:53

403
404      *Save this for the grad data only
405      saveold "${ge_data}loan_dynamics_calcs_long_grad.dta", replace
(saving in Stata 13 format)
(FYI, saveold has options version(12) and version(11) that write files in older
Stata formats)
(note: file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_grad.dta not
> found)
file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_grad.dta saved
r; t=0.09 16:12:53

406
407      *Run the same analysis for the nongrad programs
408      do "${ge_data}CAP_ge_repayment_estimator_replication_code_ug
> rad.do"

409
410      /* Center for American Progress - Higher Education
>
>      Replication Code for:
>      "Gone and Not Forgiven: Exploring the Loan
>      Forgiveness Costs of Gainful Employment Programs"
>
>      Authors: Ben Miller, CJ Libassi
>      Last Edit: 3.29.17
>
>
>      **CODE FOR UNDERGRADUATES**
>      */

```

```

411
412      *Next do GE data
413      use "${ge_data}CAP_ge_base_data.dta", clear
r; t=0.00 16:12:53

```

```

414
415      describe

```

Contains data from /home/ubuntu/CAP/Replication Folder/CAP_ge_base_data.dta

```

obs:      8,637
vars:      32
size:     3,489,348
2 Jun 2017 16:11

```

variable name	storage type	display format	value label	variable label
opeid	str6	%9s		Institution Code (six-digit OPEID)
inst_nm	str65	%65s		Institution Name
city	str20	%20s		City
state	str2	%9s		State
zip	str9	%9s		Zip
type_control	str41	%41s		Institution Type
cipcode	str6	%9s		CIP Code
cipname	str91	%91s		CIP Name
level	str35	%35s		Credential Level
pass_zone_fail	str4	%9s		Official Program Pass/Zone/Fail
appeal_status	str1	%9s		Appeal Status
debt_to~l_rate	double	%10.0g		Debt-to-Earnings Annual Rate
debt_to~l_num	int	%10.0g		Debt-to-Earnings Annual Rate Numerator
debt_to~l_denom	long	%10.0g		Debt-to-Earnings Annual Rate Denominator
d_to_e_annual~z	str4	%9s		Debt-to-Earnings Annual Rate Pass/Fail/Zone
deb~n_disc_rate	double	%10.0g		Debt-to-Earnings Discretionary Income Rate
debt~n_disc_num	int	%10.0g		Debt-to-Earnings Discretionary Income Rate Numerator
de~n_disc_denom	long	%10.0g		Debt-to-Earnings Discretionary Income Rate Denominator
d_to_e_disc_fpz	str4	%9s		Debt-to-Earnings Discretionary Income Rate Pass/Fail/Zone
debt_to~s_rate	str17	%17s		Debt-to-Earnings Transitional Rate
debt_to~s_num	str5	%9s		Debt-to-Earnings Transitional Rate Numerator
debt_to~s_denom	str5	%9s		Debt-to-Earnings Transitional Rate Denominator
d_to_e_tr~s_fpz	str4	%9s		Debt-to-Earnings Transitional Rate Pass/Fail/Zone
deb~s_disc_rate	str17	%17s		Debt-to-Earnings Transitional Discretionary Income Rate
debt~s_disc_num	str5	%9s		Debt-to-Earnings Transitional Discretionary Income Rate Numerator
de~s_disc_denom	str5	%9s		Debt-to-Earnings Transitional Discretionary Income Rate Denominator
d_to_e_tr~c_fpz	str4	%9s		Debt-to-Earnings Transitional Discretionary Income Rate Pass/Fail/Zone
mean_earnings	long	%10.0g		Mean Annual Earnings
med_earnings	long	%10.0g		Median Annual Earnings
level_code	str2	%9s		
opcipllev	str14	%14s		
stu_count	int	%10.0g		Verified Student Count

```

Sorted by:
r; t=0.00 16:12:53

```

```

416
417      *Build Out Model
418
419      /*
420      >
421      >          Assumptions from FSA:
422      >          -Paying continuously
423      >          -5% growth in income each year
424      >          -Family size will remain the same
425      >          -Poverty guidelines increase based on CBO's estimati
426      > on of inflation
427      >
428      >          -Stable interest rate
429      >
430      >      */
431
432      *Some cleanup
433      destring level_code, replace
434      level_code: all characters numeric; replaced as byte
435      r; t=0.01 16:12:53
436
437      label define level_code 1 "Undergrad Cert" 2 "Associates Degree" 3 "Bachelor
438      > 's Degree" ///
439      >
440      >          4 "Post-Baccalaureate Cert" 5 "Master's Degree" 6 "D
441      > octoral Degree" ///
442      >
443      >          7 "First Professional Degree" 8 "Graduate Certificat
444      > e"
445      r; t=0.00 16:12:53
446
447      label values level_code level_code
448      r; t=0.00 16:12:53
449
450      drop if inlist(level_code, 5, 6, 7, 8)
451      (445 observations deleted)
452      r; t=0.00 16:12:53
453
454      *label values level_code level_code
455
456      **** Calculate Standard 10yr payment
457
458      *Backing Out Total Loan Balance from Annual Payments
459      * i = annual interest rate
460      * n = number of years
461      * t = number of payments per year
462      * p = annual payment
463
464
465      *Step 1: Calculate Total Loan Balance of loan, drop those without any starti
466      > ng principal balance
467
468      /*
469      >
470      >          We do this so that we can find the
471      >          standard 10yr payment & calculate forgiveness
472      >
473      >          Formula is:
474      >
475      >          
$$\frac{1 - (1 + (\text{Interest Rate} / \text{Payments per year}))^{-(\text{Num}$$

476      > ber of years in amortization that produced payment * Payments per year)}
477      >          x (Annual loan payment / Payments per year) / (\text{Interes
478      > t rate} / \text{Payments per year})}{\text{Principal Balance}}
479      >
480      >          */
481

```

```

444
445     gen principal_balance = .
    (8,192 missing values generated)
    r; t=0.00 16:12:53

446
447     replace principal_balance = ((1-(1+(.068/12))^(10*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) if (level_code==1 | level_code==2) & debt_to_earn_disc_num
> 0
    (6,116 real changes made)
    r; t=0.00 16:12:53

448     replace principal_balance = ((1-(1+(.068/12))^(15*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) if (level_code==3 | level_code==4 | level_code==5) & debt_
> to_earn_disc_num>0
    (639 real changes made)
    r; t=0.00 16:12:53

449     replace principal_balance = ((1-(1+(.068/12))^(20*12))*(debt_to_ear
> n_disc_num/12))/(.068/12) if (level_code==6 | level_code==7 | level_code==8) & debt_
> to_earn_disc_num>0
    (0 real changes made)
    r; t=0.00 16:12:53

450
451     *Restrict to only schools with principal balance greater than 0
452     *drop if principal_balance==0 | missing(principal_balance)
453
454     *Step 2: Calculate 10-yr standard payment for each program
455     * A = P*((r(1+r)^n)/((1+r)^n)-1)
456
457     gen standard_payment = principal_balance*((.00566667*(1+.00566667)^120))/(((
> 1+.00566667)^120)-1)
    (1,437 missing values generated)
    r; t=0.00 16:12:53

458
459     *Replace if payment isn't at least the minimum payment of $50
460     replace standard_payment = 50 if standard_payment>0 & standard_payme
> nt<50 & !missing(standard_payment)
    (1,084 real changes made)
    r; t=0.00 16:12:53

461
462     *Figure out the annual payment
463     gen annual_payment = standard_payment*12
    (1,437 missing values generated)
    r; t=0.00 16:12:53

464
465     /*Replace annual payment with the principal balance if the m
> inimum
>
>     annual payment (12*50=$600) is greater than original
>     principal
>     balance */
466     replace annual_payment = principal_balance if principal_bala
> nce<600
    (181 real changes made)
    r; t=0.00 16:12:53

```

```

467
468
469      *Step 3: Calculate Discretionary Income in base year (2015), to serve as bas
> is for PAYE payment calc
470
471      *Earnings in 2014 for 2015 payment year
472      gen earnings_year_3 = max(med_earnings, mean_earnings)
r; t=0.00 16:12:53

473      gen disc_med_earn_year_3 = .
(8,192 missing values generated)
r; t=0.00 16:12:53

474
475      local fpl_150 = 11770*1.5
r; t=0.00 16:12:53

476      replace disc_med_earn_year_3 = 0 if earnings <= `fpl
> _150'
(2,522 real changes made)
r; t=0.00 16:12:53

477      replace disc_med_earn_year_3 = earnings - `fpl_150'
> if earnings > `fpl_150'
(5,670 real changes made)
r; t=0.00 16:12:53

478
479      *Set Earnings Appreciation Rate
480      local earn_grow = .05
r; t=0.00 16:12:53

481      local earn_grow_factor = 1+`earn_grow'
r; t=0.00 16:12:53

482
483
484      *Step 4: Calculation Income In Years Outside the Base Year
485
486      /*
>          Work backward and forward from base year, assuming a 5% grow
> th in
>          income each year, which is what the FSA Repayment calculator
>          assumes. We make the assumption that all repayers enter repa
> yment
>          in January 2013.
>          */
487
488
489      *First moving backward
490
491      *2013 Earnings for 2014 payment year
492      gen earnings_year_2 = earnings_year_3/`earn_grow_factor'
r; t=0.00 16:12:53

493
494      local fpl_150 = 11670*1.5
r; t=0.00 16:12:53

```

```

495             gen disc_med_earn_year_2 = .
      (8,192 missing values generated)
      r; t=0.00 16:12:53

496             replace disc_med_earn_year_2 = 0 if earnings_year_2 <= `fpl_
> 150'
      (2,792 real changes made)
      r; t=0.00 16:12:53

497             replace disc_med_earn_year_2 = earnings_year_2 - `fpl_150' i
> f earnings_year_2 > `fpl_150'
      (5,400 real changes made)
      r; t=0.00 16:12:53

498
499             *2012 Earnings for 2013 payment year
500             gen earnings_year_1 = earnings_year_2/`earn_grow_factor'
      r; t=0.00 16:12:53

501
502             local fpl_150 = 11490*1.5
      r; t=0.00 16:12:53

503             gen disc_med_earn_year_1 = .
      (8,192 missing values generated)
      r; t=0.00 16:12:53

504             replace disc_med_earn_year_1 = 0 if earnings_year_1 <= `fpl_
> 150'
      (3,030 real changes made)
      r; t=0.00 16:12:53

505             replace disc_med_earn_year_1 = earnings_year_1 - `fpl_150' i
> f earnings_year_1 > `fpl_150'
      (5,162 real changes made)
      r; t=0.00 16:12:53

506
507
508             *Now Go Forward in Time with Actual Poverty Level for Years that we
> have it for
509
510             *2015 earnings for 2016 payment year (real poverty level)
511             gen earnings_year_4 = earnings_year_3*`earn_grow_factor'
      r; t=0.00 16:12:53

512
513             local fpl_150 = 11880*1.5
      r; t=0.00 16:12:53

514             gen disc_med_earn_year_4 = .
      (8,192 missing values generated)
      r; t=0.00 16:12:53

515             replace disc_med_earn_year_4 = 0 if earnings_year_4
> <= `fpl_150'
      (2,241 real changes made)
      r; t=0.00 16:12:53

516             replace disc_med_earn_year_4 = earnings_year_4 - `fp
> l_150' if earnings_year_4 > `fpl_150'
      (5,951 real changes made)
      r; t=0.00 16:12:53

```

```

517
518      *2016 earning for 2017 payment year (real poverty level)
519      gen earnings_year_5 = earnings_year_4*`earn_grow_factor'
      r; t=0.00 16:12:53

520
521      local fpl_150 = 12060*1.5
      r; t=0.00 16:12:53

522      gen disc_med_earn_year_5 = .
      (8,192 missing values generated)
      r; t=0.00 16:12:53

523      replace disc_med_earn_year_5 = 0 if earnings_year_5
      > <= `fpl_150'
      (2,012 real changes made)
      r; t=0.00 16:12:53

524      replace disc_med_earn_year_5 = earnings_year_5 - `fp
      > l_150' if earnings_year_5 > `fpl_150'
      (6,180 real changes made)
      r; t=0.00 16:12:53

525
526      /*Now loop through going forward, increasing income by 5% and inflat
      > ing poverty level
      > by 2% every year */
527
528      local pov_level = 12060
      r; t=0.00 16:12:53

529
530      forvalues i = 6/20{
531          2.      local pov_level = `pov_level'*1.02
532          3.      di "Poverty level is `pov_level'"
533          4.      local last_year= `i'-1
534          5.      gen earnings_year_`i' = earnings_year_`last_year'*`earn_grow
      > factor'
      6.
535          7.      local fpl_150 = `pov_level'*1.5
      8.      gen disc_med_earn_year_`i' = .
      9.      replace disc_med_earn_year_`i' = 0 if earnings_ye
      > ar_`i' <= `fpl_150'
      10.      replace disc_med_earn_year_`i' = earnings_year_`i
      > - `fpl_150' if earnings_year_`i' > `fpl_150'
      }
      Poverty level is 12301.2
      (8,192 missing values generated)
      (1,831 real changes made)
      (6,361 real changes made)
      Poverty level is 12547.224
      (8,192 missing values generated)
      (1,671 real changes made)
      (6,521 real changes made)
      Poverty level is 12798.16848
      (8,192 missing values generated)
      (1,513 real changes made)
      (6,679 real changes made)
      Poverty level is 13054.1318496
      (8,192 missing values generated)
      (1,354 real changes made)
      (6,838 real changes made)
      Poverty level is 13315.214486592
      (8,192 missing values generated)
      (1,219 real changes made)
      (6,973 real changes made)
      Poverty level is 13581.51877632384
      (8,192 missing values generated)

```



```

(1,097 real changes made)
(7,095 real changes made)
Poverty level is 13853.14915185032
(8,192 missing values generated)
(1,003 real changes made)
(7,189 real changes made)
Poverty level is 14130.21213488733
(8,192 missing values generated)
(921 real changes made)
(7,271 real changes made)
Poverty level is 14412.81637758508
(8,192 missing values generated)
(823 real changes made)
(7,369 real changes made)
Poverty level is 14701.07270513678
(8,192 missing values generated)
(750 real changes made)
(7,442 real changes made)
Poverty level is 14995.09415923952
(8,192 missing values generated)
(670 real changes made)
(7,522 real changes made)
Poverty level is 15294.99604242431
(8,192 missing values generated)
(594 real changes made)
(7,598 real changes made)
Poverty level is 15600.8959632728
(8,192 missing values generated)
(525 real changes made)
(7,667 real changes made)
Poverty level is 15912.91388253826
(8,192 missing values generated)
(472 real changes made)
(7,720 real changes made)
Poverty level is 16231.17216018903
(8,192 missing values generated)
(431 real changes made)
(7,761 real changes made)
r; t=0.05 16:12:53

```

```

536
537      *Determine if there is a partial financial hardship by comparing sta
> ndard payment to 10% of Discretionary Income
538      *Set blank variable
539      gen interest_month_1_year_1 = 0
r; t=0.00 16:12:53

```

```

540
541      *Generate interest accruals for 31 day months
542      replace interest_month_1_year_1 = principal_balance*31*(.068
> /365) ///
>      if 1==1 | 1==3 | 1==5 | 1==7 | ///
>      1==8 | 1==10 | 1==12
(8,192 real changes made, 1,437 to missing)
r; t=0.00 16:12:53

```

```

543
544      *Generate interest accruals for 30 day months
>
545      replace interest_month_1_year_1 = principal_balance*30*(.068
> /365) ///
>      if 1==4 | 1==6 | 1==9 | 1==11
(0 real changes made)
r; t=0.00 16:12:53

```

```

546
547 *Generate interest accruals for February
548 replace interest_month_1_year_1 = principal_balance*28*(.068
> /365) ///
> if 1==2
(0 real changes made)
r; t=0.00 16:12:53

549
550 *Add interest for this month to interest principal
551 egen amount_owed_1_year_1 = rowtotal(interest_month_1_year_1
> principal_balance)
r; t=0.00 16:12:53

552
553 *Calculate 10% of discretionary income, divide by 12
554 gen ten_perc_1_year_1 = (disc_med_earn_year_1*.1)/12
r; t=0.00 16:12:53

555
556 *Calculate Repaye Payment as minimum of ten percent and amou
> nt left to pay
557 gen repay_payment_month_1_year_1 = min(ten_perc_1_year_1, a
> mount_owed_1_year_1)
r; t=0.00 16:12:53

558 replace repay_payment_month_1_year_1=. if principal
> balance==.
(1,437 real changes made, 1,437 to missing)
r; t=0.00 16:12:53

559
560 *Calculate Repaye Payment as max of amortized payment and $5
> 0, which is the min payment
561 gen standard_paymennt_month_1_year_1 = max(50, standard_paym
> ent)
r; t=0.00 16:12:53

562
563 *Create a fix if the outstanding balance is less tha
> n $50
564 replace standard_paymennt_month_1_year_1 = principal
> balance if principal_balance<50
(17 real changes made)
r; t=0.00 16:12:53

565
566 *Create an indicator for partial financial hardship if REPAY
> E payment would be lower than standard payment
567 gen part_fin_hard = repay_payment_month_1_year_1<standard_p
> aymennt_month_1_year_1 ///
> & !missing(standard_paymennt_month_1_year_1)
> & !missing(principal_balance)
r; t=0.00 16:12:53

568
569 *Drop all of these variables so the loop doesn't get screwed
> up
570 drop interest_month_1_year_1 amount_owed_1_year_1 ten_perc_1
> _year_1 ///
> repay_payment_month_1_year_1 standard_payme
> nnt_month_1_year_1
r; t=0.00 16:12:53

```

```

571
572
573
574      /*Step 5: With Loops
>
>          a) Calculate Pay-as-you-earn payment for each year
>          b) Calculate monthly interest accruals
>          c) Calculate portion of actual payment that is interest & pr
> incipal
>          d) Calculate interest running accumulation across months
>          e) Calculate monthly principal paydown
>
>      */
575      *Set up running calculation of the principal balance & accumulating
> interest
576      gen rp_running_princ_bal = principal_balance
(1,437 missing values generated)
r; t=0.00 16:12:53

577      gen std_running_princ_bal = principal_balance
(1,437 missing values generated)
r; t=0.00 16:12:53

578      gen act_running_princ_bal = principal_balance
(1,437 missing values generated)
r; t=0.00 16:12:53

579
580      gen rp_accum_excess_interest = 0
r; t=0.00 16:12:53

581      gen std_accum_excess_interest = 0
r; t=0.00 16:12:53

582      gen act_accum_excess_interest = 0
r; t=0.00 16:12:53

583
584      *Loop through years
585      forvalues year = 1/20{
2.
586          *Loop through months
587          forvalues month = 1/12{
3.
588              *Check Principal Balance at beginning of month
589              gen rp_running_princ_bal_`month'`_year' = rp_running
> _princ_bal
4.              gen std_running_princ_bal_`month'`_year' = std_ru
> nning_princ_bal
5.              gen act_running_princ_bal_`month'`_year' = act_ru
> nning_princ_bal
6.
590              *A) Calculate Interest Amount Accrued in This Month
591
592              *REPAYE
593              *Set blank variable
594              gen rp_interest_month_`month'`_year'`_year' = 0
7.
595              *Generate interest accruals for 31 day months
596              replace rp_interest_month_`month'`_year'`_year'
> ' = rp_running_princ_bal*31*(.068/365) ///
>                                     if `month'==1 | `month'==3 |
> `month'==5 | `month'==7 | ///
>                                     `month'==8 | `month'
> ==10 | `month'==12
8.

```



```

619                                     *B) Adjust Accumulated Interest So All Unpaid Intere
> st Is Lumped into One Amount that must be paid off before touching principal
620
621                                     *REPAYE
622                                     *Add this month's interest to the running ac
> cumulated interest
623                                     egen rp_accum_int_month`month'_year`year'
> = rowtotal(rp_accum_excess_interest rp_interest_month`month'_year`year')
19.
624                                     replace rp_accum_excess_interest = rp_accum_
> int_month`month'_year`year'
20.
625                                     *STD
626                                     *Add this month's interest to the running ac
> cumulated interest
627                                     egen std_accum_int_month`month'_year`year'
> = rowtotal(std_accum_excess_interest std_interest_month`month'_year`year')
21.
628                                     replace std_accum_excess_interest = std_accu
> m_int_month`month'_year`year'
22.
629                                     *Actual
630                                     *Add this month's interest to the running ac
> cumulated interest
631                                     egen act_accum_int_month`month'_year`year'
> = rowtotal(act_accum_excess_interest act_interest_month`month'_year`year')
23.
632                                     replace act_accum_excess_interest = act_accu
> m_int_month`month'_year`year'
24.
633                                     *C) Calculate a total amount left to be paid (princi
> pal & interest) that cannot be exceeded with any payment
634
635                                     *REPAYE
636                                     egen rp_total_balance`month'`year' = rowto
> tal(rp_running_princ_bal rp_accum_excess_interest)
25.
637                                     *STD
638                                     egen std_total_balance`month'`year' = rowt
> otal(std_running_princ_bal std_accum_excess_interest)
26.
639
640                                     *D) Calculate REPAYE Payment and Breakdown
641
642                                     *REPAYE amount = minimum of 10% of discretio
> nary income in that year or total balance as of that month
643
644                                     *Calculate 10% of discretionary income, divi
> de by 12
645                                     gen ten_perc`month'_year`year' = (disc_med
> earn_year`year'*.1)/12
27.
646                                     *Calculate REPAYE Payment as minimum of ten
> percent and amount left to pay
647                                     gen repay_payment_month`month'_year`year'
> = min(ten_perc`month'_year`year', rp_total_balance`month'`year')
28.
648                                     *REPAYE payment breakdown:
649
650                                     *First calculate interest part by taking the
> minimum of the outstanding interest and the REPAYE payment

```

```

651             gen repaye_int_pt `month' `year' = min(rp_ac
> cum_excess_interest, repaye_payment_month `month' `year' `year')
29.
652             *Then calculate principal part by calculatin
> g the remaining payment not going toward interest
653             gen repaye_minus_int `month' `year' = repaye
> payment_month `month' `year' `year' - rp_interest_month `month' `year' `year'
30.             gen repaye_princ_pt `month' `year' = max(
> repaye_minus_int `month' `year', 0)
31.
654             *Then calculate the net change in interest a
> s interest accumulated less interested paid
655             gen rp_interest_change `month' `year' = -1*(
> repaye_int_pt `month' `year') + (rp_interest_month `month' `year' `year' - repaye_int_pt `
> month' `year')
32.
656             *Make adjustment for the REPAYE inte
> rest subsidy
657             replace rp_interest_change `month'
> `year' = 0 if `year' < 4 & rp_interest_change `month' `year' > 0
33.
658             replace rp_interest_change `month'
> `year' = rp_interest_change `month' `year' / 2 if `year' > 3 & rp_interest_change `month'
> `year' > 0 & !missing(rp_interest_change `month' `year')
34.
659
660
661             *E) Calculate Standard Payment and Breakdown
662
663             *Calculate final standard payment as minimum
> of standard payment and amount left to pay
664             gen std_payment `month' `year' = min(standar
> d_payment, std_total_balance `month' `year')
35.
665             *First calculate interest part by taking the
> minimum of the outstanding interest and the standard payment
666             gen std_int_pt `month' `year' = min(std_inte
> rest_month `month' `year' `year', std_payment `month' `year')
36.
667             *Then calculate principal part by calculatin
> g the remaining payment not going toward interest
668             gen std_minus_int `month' `year' = std_payme
> nt `month' `year' - std_interest_month `month' `year' `year'
37.             gen std_princ_pt `month' `year' = max(std
> minus_int `month' `year', 0)
38.
669             *Then calculate the net change in interest a
> s interest accumulated less interested paid (in standard situation, interest never g
> oes unpaid)
670             gen std_interest_change `month' `year' = -1*
> (std_int_pt `month' `year') + (std_interest_month `month' `year' `year' - std_int_pt `mont
> h' `year')
39.
671
672             *F) Calculate True Payment & True Payment Parts & Tr
> ue Interest Change
673
674             *If there's a hardship, assign the REPAYE pa
> yment, if not then standard payment
675             gen actual_payment `month' `year' = std_paym
> ent `month' `year' if part_fin_hard == 0
40.             replace actual_payment `month' `year' = r
> epaye_payment_month `month' `year' `year' if part_fin_hard
41.

```

```

676                                     *If there's a hardship, assign REPAYE intere
> st part, if not standard interest part
677                                     gen actual_int_pt_`month'_`year' = std_int_p
> t_`month'_`year' if part_fin_hard==0
42.                                     replace actual_int_pt_`month'_`year' = re
> paye_int_pt_`month'_`year' if part_fin_hard
43.
678                                     *If there's a hardship, assign REPAYE princi
> pal part, if not standard principal part
679                                     gen actual_princ_pt_`month'_`year' = std_pri
> nc_pt_`month'_`year' if part_fin_hard==0
44.                                     replace actual_princ_pt_`month'_`year' =
> repaye_princ_pt_`month'_`year' if part_fin_hard
45.
680                                     *If there's a hardship, assign REPAYE intere
> st change, otherwise assign standard interest change
681                                     gen actual_interest_change_`month'_`year' =
> std_interest_change_`month'_`year' if part_fin_hard==0
46.                                     replace actual_interest_change_`month'_`y
> ear' = rp_interest_change_`month'_`year' if part_fin_hard
47.
682                                     *Capture interest forgiven at this moment
683                                     gen act_interest_forgiven_`month'_`year' = a
> ctual_interest_change_`month'_`year' if `year'<4 & rp_interest_change_`month'_`year'
> >0 & part_fin_hard
48.                                     replace act_interest_forgiven_`month'_`ye
> ar' = actual_interest_change_`month'_`year'/2 if `year'>3 & rp_interest_change_`mont
> h'_`year'>0 & !missing(rp_interest_change_`month'_`year') & part_fin_hard
49.
684
685                                     **** Build in a check to make sure payment p
> arts add up to full payment
686                                     gen pts_not_equal_flag_`month'_`year' = roun
> d(actual_payment_`month'_`year')!=round(actual_int_pt_`month'_`year'+actual_princ_pt
> _`month'_`year')
50.
687                                     *G) Draw down the principal & interest balances sep
> arately for REPAYE, Standard & Actual
688
689                                     *REPAYE
690
691                                     *Principal draw down. Take principal amount
> and subtract out principal part of payment
692                                     replace rp_running_princ_bal = rp_running_p
> rinc_bal-repaye_princ_pt_`month'_`year'
51.
693                                     *Store the principal balance after p
> ayment
694                                     gen rp_post_rprinc_`month'_`year' =
> rp_running_princ_bal
52.
695                                     *Interest draw down. Take accumulated intere
> st amount and add net interest change
696                                     replace rp_accum_excess_interest = rp_accum_
> excess_interest+rp_interest_change_`month'_`year'
53.
697                                     *Store the interest balance after pa
> yment
698                                     gen rp_post_aint_month_`month'_`year_
> _`year' = rp_accum_excess_interest
54.

```

```

699
700
701             *Standard
702
703             *Principal draw down. Take principal amount
704 > and subtract out principal part of payment
705 > _princ_bal-std_princ_pt_`month'`_year'
706 replace std_running_princ_bal = std_running
707 55.
708             *Store the principal balance after p
709 > ayment
710             gen std_post_rprinc_`month'`_year' =
711 > _std_running_princ_bal
712 56.
713             *Interest draw down. Take accumulated intere
714 > st amount and add net interest change
715             replace std_accum_excess_interest = std_accu
716 > m_excess_interest+std_interest_change_`month'`_year'
717 57.
718             *Store the interest balance after pa
719 > yment
720             gen std_post_aint_month_`month'`_year
721 > `year' = std_accum_excess_interest
722 58.
723
724             *Actual
725
726             *Principal draw down. Take principal amount
727 > and subtract out principal part of payment
728             replace act_running_princ_bal = act_running
729 > _princ_bal-actual_princ_pt_`month'`_year'
730 59.
731             *Store the principal balance after p
732 > ayment
733             gen act_post_rprinc_`month'`_year' =
734 > _act_running_princ_bal
735 60.
736             *Interest draw down. Take accumulated intere
737 > st amount and add net interest change
738             replace act_accum_excess_interest = act_accu
739 > m_excess_interest+actual_interest_change_`month'`_year'
740 61.
741             *Store the interest balance after pa
742 > yment
743             gen act_post_aint_month_`month'`_year
744 > `year' = act_accum_excess_interest
745 62.
746
747             }
748 63.
749 (1,437 missing values generated)
750 (1,437 missing values generated)
751 (1,437 missing values generated)
752 (8,192 real changes made, 1,437 to missing)
753 (0 real changes made)
754 (0 real changes made)
755 (8,192 real changes made, 1,437 to missing)
756 (0 real changes made)
757 (0 real changes made)
758 (8,192 real changes made, 1,437 to missing)
759 (0 real changes made)
760 (0 real changes made)
761 (6,755 real changes made)
762 (6,755 real changes made)
763 (6,755 real changes made)
764 (1,437 missing values generated)
765 (1,437 missing values generated)
766 (5,302 real changes made)
767 (0 real changes made)

```


(1,437 missing values generated)
(1,437 missing values generated)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(7,015 missing values generated)
(5,578 real changes made)
(8,192 missing values generated)
(0 real changes made)
(2,086 real changes made)
(1,437 missing values generated)
(2,890 real changes made)
(6,755 real changes made)
(1,437 missing values generated)
(8,192 real changes made, 1,437 to missing)
(1,437 missing values generated)
(2,086 real changes made)
(1,437 missing values generated)
(4,327 real changes made, 1,437 to missing)
(1,437 missing values generated)
(1,437 missing values generated)
(1,437 missing values generated)
(1,437 missing values generated)
(0 real changes made)
(0 real changes made)
(8,183 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(8,175 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(8,185 real changes made, 1,437 to missing)
(6,746 real changes made)
(8,175 real changes made)
(8,185 real changes made)
(1,437 missing values generated)
(1,437 missing values generated)
(5,193 real changes made)
(0 real changes made)
(1,437 missing values generated)
(1,437 missing values generated)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(7,015 missing values generated)
(5,578 real changes made)
(8,192 missing values generated)
(0 real changes made)
(2,194 real changes made)
(1,437 missing values generated)
(2,990 real changes made)
(6,738 real changes made)
(1,437 missing values generated)
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(1,437 missing values generated)
(1,437 missing values generated)
(1,437 missing values generated)
(1,437 missing values generated)
(0 real changes made)
(6,112 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(1,458 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(6,115 real changes made, 1,437 to missing)
(0 real changes made)
(6,112 real changes made)
(1,458 real changes made)
(6,115 real changes made)
(1,437 missing values generated)
(1,437 missing values generated)
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(2,417 real changes made)
(1,437 missing values generated)
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(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(7,015 missing values generated)
(5,578 real changes made)
(8,192 missing values generated)
(2,414 real changes made)
(2,374 real changes made)
(1,437 missing values generated)
(6,112 real changes made, 1,437 to missing)
(1,437 missing values generated)
(0 real changes made)
(1,437 missing values generated)
(1,458 real changes made, 1,437 to missing)
(1,437 missing values generated)
(2,374 real changes made)
(1,437 missing values generated)
(6,115 real changes made, 1,437 to missing)
(1,437 missing values generated)
(1,437 missing values generated)
(1,437 missing values generated)

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(1,437 missing values generated)
(6,112 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(1,458 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(6,115 real changes made, 1,437 to missing)
(0 real changes made)
(0 real changes made)
(6,112 real changes made)
(1,458 real changes made)
(6,115 real changes made)
(1,437 missing values generated)
(1,437 missing values generated)
(0 real changes made)
(2,423 real changes made)
(1,437 missing values generated)
(1,437 missing values generated)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(5,578 missing values generated)
(5,578 real changes made)
(7,015 missing values generated)
(5,578 real changes made)
(8,192 missing values generated)
(2,420 real changes made)
(2,329 real changes made)
(1,437 missing values generated)
(6,112 real changes made, 1,437 to missing)
(1,437 missing values generated)
(0 real changes made)
(1,437 missing values generated)
(1,458 real changes made, 1,437 to missing)
(1,437 missing values generated)
(2,329 real changes made)
(1,437 missing values generated)
(6,115 real changes made, 1,437 to missing)
(1,437 missing values generated)
r; t=16.73 16:13:10

```

```

727
728
729      *Clean up the dataset a bit & do a reshape to set it up to become a panel
730
731
732      *Drop labels
733      label drop level_code
734      r; t=0.00 16:13:10
735
736      *Create a temp variable to move the codes
737      gen test = level_code
738      r; t=0.00 16:13:10
739
740      *Destrting the new variable
741      tostring test, replace
742      test was float now str1
743      r; t=0.01 16:13:10

```

```

740
741      *Drop the original
742      drop level_code
r; t=0.03 16:13:10

743
744      *Turn temp variable into a string with a zero at the front
745      replace test= "0"+test
variable test was str1 now str2
(8,192 real changes made)
r; t=0.03 16:13:10

746
747      *Rename it to level code
748      rename test level_code
r; t=0.00 16:13:10

749
750      *Reshape to long by year, leaving months wide
751      reshape long earnings_year disc_med_earn_year_ ///
>      rp_running_princ_bal_1_ ///
>      std_running_princ_bal_1_ act_running_princ_bal_1_ rp_intere
> st_month_1_year_ ///
>      std_interest_month_1_year_ act_interest_month_1_year_ rp_a
> ccum_int_month_1_year_ ///
>      std_accum_int_month_1_year_ act_accum_int_month_1_year_ rp_
> total_balance_1_ ///
>      std_total_balance_1_ ten_perc_1_year_ repay_payment_month_
> 1_year_ repay_int_pt_1_ ///
>      repay_minus_int_1_ repay_princ_pt_1_ rp_interest_change_1
> _ std_payment_1_ ///
>      std_int_pt_1_ std_minus_int_1_ std_princ_pt_1_ std_interest
> _change_1_ ///
>      actual_payment_1_ actual_int_pt_1_ actual_princ_pt_1_ actua
> l_interest_change_1_ ///
>      pts_not_equal_flag_1_ rp_post_rprinc_1_ rp_post_aint_month_
> 1_year_ ///
>      std_post_rprinc_1_ std_post_aint_month_1_year_ act_post_rpr
> inc_1_ ///
>      act_post_aint_month_1_year_ act_interest_forgiven_1_ ///
>      rp_running_princ_bal_2_ ///
>      std_running_princ_bal_2_ act_running_princ_bal_2_ rp_intere
> st_month_2_year_ ///
>      std_interest_month_2_year_ act_interest_month_2_year_ rp_a
> ccum_int_month_2_year_ ///
>      std_accum_int_month_2_year_ act_accum_int_month_2_year_ rp_
> total_balance_2_ ///
>      std_total_balance_2_ ten_perc_2_year_ repay_payment_month_
> 2_year_ repay_int_pt_2_ ///
>      repay_minus_int_2_ repay_princ_pt_2_ rp_interest_change_2
> _ std_payment_2_ ///
>      std_int_pt_2_ std_minus_int_2_ std_princ_pt_2_ std_interest
> _change_2_ ///
>      actual_payment_2_ actual_int_pt_2_ actual_princ_pt_2_ actua
> l_interest_change_2_ ///
>      pts_not_equal_flag_2_ rp_post_rprinc_2_ rp_post_aint_month_
> 2_year_ ///
>      std_post_rprinc_2_ std_post_aint_month_2_year_ act_post_rpr
> inc_2_ ///
>      act_post_aint_month_2_year_ act_interest_forgiven_2_ ///
>      rp_running_princ_bal_3_ ///
>      std_running_princ_bal_3_ act_running_princ_bal_3_ rp_intere
> st_month_3_year_ ///
>      std_interest_month_3_year_ act_interest_month_3_year_ rp_a
> ccum_int_month_3_year_ ///
>      std_accum_int_month_3_year_ act_accum_int_month_3_year_ rp_
> total_balance_3_ ///
>      std_total_balance_3_ ten_perc_3_year_ repay_payment_month_
> 3_year_ repay_int_pt_3_ ///
>      repay_minus_int_3_ repay_princ_pt_3_ rp_interest_change_3
> _ std_payment_3_ ///
>      std_int_pt_3_ std_minus_int_3_ std_princ_pt_3_ std_interest

```



```

> _change_3_ ///
> l_interest_change_3_ /// actual_payment_3_ actual_int_pt_3_ actual_princ_pt_3_ actua
> 3_year_ /// pts_not_equal_flag_3_ rp_post_rprinc_3_ rp_post_aint_month_
> inc_3_ /// std_post_rprinc_3_ std_post_aint_month_3_year_ act_post_rpr
> act_post_aint_month_3_year_ act_interest_forgiven_3_ ///
> rp_running_princ_bal_4_ ///
> std_running_princ_bal_4_ act_running_princ_bal_4_ rp_intere
> st_month_4_year_ ///
> ccum_int_month_4_year_ /// std_interest_month_4_year_ act_interest_month_4_year_ rp_a
> total_balance_4_ /// std_accum_int_month_4_year_ act_accum_int_month_4_year_ rp_
> 4_year_ repaye_int_pt_4_ /// std_total_balance_4_ ten_perc_4_year_ repaye_payment_month_
> _ std_payment_4_ /// repaye_minus_int_4_ repaye_princ_pt_4_ rp_interest_change_4
> _change_4_ /// std_int_pt_4_ std_minus_int_4_ std_princ_pt_4_ std_interest
> l_interest_change_4_ /// actual_payment_4_ actual_int_pt_4_ actual_princ_pt_4_ actua
> 4_year_ /// pts_not_equal_flag_4_ rp_post_rprinc_4_ rp_post_aint_month_
> inc_4_ /// std_post_rprinc_4_ std_post_aint_month_4_year_ act_post_rpr
> act_post_aint_month_4_year_ act_interest_forgiven_4_ ///
> rp_running_princ_bal_5_ ///
> std_running_princ_bal_5_ act_running_princ_bal_5_ rp_intere
> st_month_5_year_ ///
> ccum_int_month_5_year_ /// std_interest_month_5_year_ act_interest_month_5_year_ rp_a
> total_balance_5_ /// std_accum_int_month_5_year_ act_accum_int_month_5_year_ rp_
> 5_year_ repaye_int_pt_5_ /// std_total_balance_5_ ten_perc_5_year_ repaye_payment_month_
> _ std_payment_5_ /// repaye_minus_int_5_ repaye_princ_pt_5_ rp_interest_change_5
> _change_5_ /// std_int_pt_5_ std_minus_int_5_ std_princ_pt_5_ std_interest
> l_interest_change_5_ /// actual_payment_5_ actual_int_pt_5_ actual_princ_pt_5_ actua
> 5_year_ /// pts_not_equal_flag_5_ rp_post_rprinc_5_ rp_post_aint_month_
> inc_5_ /// std_post_rprinc_5_ std_post_aint_month_5_year_ act_post_rpr
> act_post_aint_month_5_year_ act_interest_forgiven_5_ ///
> rp_running_princ_bal_6_ ///
> std_running_princ_bal_6_ act_running_princ_bal_6_ rp_intere
> st_month_6_year_ ///
> ccum_int_month_6_year_ /// std_interest_month_6_year_ act_interest_month_6_year_ rp_a
> total_balance_6_ /// std_accum_int_month_6_year_ act_accum_int_month_6_year_ rp_
> 6_year_ repaye_int_pt_6_ /// std_total_balance_6_ ten_perc_6_year_ repaye_payment_month_
> _ std_payment_6_ /// repaye_minus_int_6_ repaye_princ_pt_6_ rp_interest_change_6
> _change_6_ /// std_int_pt_6_ std_minus_int_6_ std_princ_pt_6_ std_interest
> l_interest_change_6_ /// actual_payment_6_ actual_int_pt_6_ actual_princ_pt_6_ actua
> 6_year_ /// pts_not_equal_flag_6_ rp_post_rprinc_6_ rp_post_aint_month_
> inc_6_ /// std_post_rprinc_6_ std_post_aint_month_6_year_ act_post_rpr
> act_post_aint_month_6_year_ act_interest_forgiven_6_ ///
> rp_running_princ_bal_7_ ///
> std_running_princ_bal_7_ act_running_princ_bal_7_ rp_intere
> st_month_7_year_ ///
> std_interest_month_7_year_ act_interest_month_7_year_ rp_a

```

```

> ccum_int_month_7_year_ ///
>                                     std_accum_int_month_7_year_ act_accum_int_month_7_year_ rp_
> total_balance_7_ ///
>                                     std_total_balance_7_ ten_perc_7_year_ repay_payment_month_
> 7_year_ repay_int_pt_7_ ///
>                                     repay_minus_int_7_ repay_princ_pt_7_ rp_interest_change_7
> _ std_payment_7_ ///
>                                     std_int_pt_7_ std_minus_int_7_ std_princ_pt_7_ std_interest
> _change_7_ ///
>                                     actual_payment_7_ actual_int_pt_7_ actual_princ_pt_7_ actua
> l_interest_change_7_ ///
>                                     pts_not_equal_flag_7_ rp_post_rprinc_7_ rp_post_aint_month_
> 7_year_ ///
>                                     std_post_rprinc_7_ std_post_aint_month_7_year_ act_post_rpr
> inc_7_ ///
>                                     act_post_aint_month_7_year_ act_interest_forgiven_7_ ///
>                                     rp_running_princ_bal_8_ ///
>                                     std_running_princ_bal_8_ act_running_princ_bal_8_ rp_intere
> st_month_8_year_ ///
>                                     std_interest_month_8_year_ act_interest_month_8_year_ rp_a
> ccum_int_month_8_year_ ///
>                                     std_accum_int_month_8_year_ act_accum_int_month_8_year_ rp_
> total_balance_8_ ///
>                                     std_total_balance_8_ ten_perc_8_year_ repay_payment_month_
> 8_year_ repay_int_pt_8_ ///
>                                     repay_minus_int_8_ repay_princ_pt_8_ rp_interest_change_8
> _ std_payment_8_ ///
>                                     std_int_pt_8_ std_minus_int_8_ std_princ_pt_8_ std_interest
> _change_8_ ///
>                                     actual_payment_8_ actual_int_pt_8_ actual_princ_pt_8_ actua
> l_interest_change_8_ ///
>                                     pts_not_equal_flag_8_ rp_post_rprinc_8_ rp_post_aint_month_
> 8_year_ ///
>                                     std_post_rprinc_8_ std_post_aint_month_8_year_ act_post_rpr
> inc_8_ ///
>                                     act_post_aint_month_8_year_ act_interest_forgiven_8_ ///
>                                     rp_running_princ_bal_9_ ///
>                                     std_running_princ_bal_9_ act_running_princ_bal_9_ rp_intere
> st_month_9_year_ ///
>                                     std_interest_month_9_year_ act_interest_month_9_year_ rp_a
> ccum_int_month_9_year_ ///
>                                     std_accum_int_month_9_year_ act_accum_int_month_9_year_ rp_
> total_balance_9_ ///
>                                     std_total_balance_9_ ten_perc_9_year_ repay_payment_month_
> 9_year_ repay_int_pt_9_ ///
>                                     repay_minus_int_9_ repay_princ_pt_9_ rp_interest_change_9
> _ std_payment_9_ ///
>                                     std_int_pt_9_ std_minus_int_9_ std_princ_pt_9_ std_interest
> _change_9_ ///
>                                     actual_payment_9_ actual_int_pt_9_ actual_princ_pt_9_ actua
> l_interest_change_9_ ///
>                                     pts_not_equal_flag_9_ rp_post_rprinc_9_ rp_post_aint_month_
> 9_year_ ///
>                                     std_post_rprinc_9_ std_post_aint_month_9_year_ act_post_rpr
> inc_9_ ///
>                                     act_post_aint_month_9_year_ act_interest_forgiven_9_ ///
>                                     rp_running_princ_bal_10_ ///
>                                     std_running_princ_bal_10_ act_running_princ_bal_10_ rp_inte
> rest_month_10_year_ ///
>                                     std_interest_month_10_year_ act_interest_month_10_year_ rp
> _accum_int_month_10_year_ ///
>                                     std_accum_int_month_10_year_ act_accum_int_month_10_year_ r
> p_total_balance_10_ ///
>                                     std_total_balance_10_ ten_perc_10_year_ repay_payment_mont
> h_10_year_ repay_int_pt_10_ ///
>                                     repay_minus_int_10_ repay_princ_pt_10_ rp_interest_change
> _10_ std_payment_10_ ///
>                                     std_int_pt_10_ std_minus_int_10_ std_princ_pt_10_ std_inter
> est_change_10_ ///
>                                     actual_payment_10_ actual_int_pt_10_ actual_princ_pt_10_ ac
> tual_interest_change_10_ ///
>                                     pts_not_equal_flag_10_ rp_post_rprinc_10_ rp_post_aint_mont

```

```

> h_10_year_ ///
>                                std_post_rprinc_10_ std_post_aint_month_10_year_ act_post_r
> princ_10_ ///
>                                act_post_aint_month_10_year_ act_interest_forgiven_10_ ///
>                                rp_running_princ_bal_11_ ///
>                                std_running_princ_bal_11_ act_running_princ_bal_11_ rp_inte
> rest_month_11_year_ ///
>                                std_interest_month_11_year_ act_interest_month_11_year_ rp
> _accum_int_month_11_year_ ///
>                                std_accum_int_month_11_year_ act_accum_int_month_11_year_ r
> p_total_balance_11_ ///
>                                std_total_balance_11_ ten_perc_11_year_ repay_payment_mont
> h_11_year_ repay_int_pt_11_ ///
>                                repay_minus_int_11_ repay_princ_pt_11_ rp_interest_change
> _11_ std_payment_11_ ///
>                                std_int_pt_11_ std_minus_int_11_ std_princ_pt_11_ std_inter
> est_change_11_ ///
>                                actual_payment_11_ actual_int_pt_11_ actual_princ_pt_11_ ac
> tual_interest_change_11_ ///
>                                pts_not_equal_flag_11_ rp_post_rprinc_11_ rp_post_aint_mont
> h_11_year_ ///
>                                std_post_rprinc_11_ std_post_aint_month_11_year_ act_post_r
> princ_11_ ///
>                                act_post_aint_month_11_year_ act_interest_forgiven_11_ ///
>                                rp_running_princ_bal_12_ ///
>                                std_running_princ_bal_12_ act_running_princ_bal_12_ rp_inte
> rest_month_12_year_ ///
>                                std_interest_month_12_year_ act_interest_month_12_year_ rp
> _accum_int_month_12_year_ ///
>                                std_accum_int_month_12_year_ act_accum_int_month_12_year_ r
> p_total_balance_12_ ///
>                                std_total_balance_12_ ten_perc_12_year_ repay_payment_mont
> h_12_year_ repay_int_pt_12_ ///
>                                repay_minus_int_12_ repay_princ_pt_12_ rp_interest_change
> _12_ std_payment_12_ ///
>                                std_int_pt_12_ std_minus_int_12_ std_princ_pt_12_ std_inter
> est_change_12_ ///
>                                actual_payment_12_ actual_int_pt_12_ actual_princ_pt_12_ ac
> tual_interest_change_12_ ///
>                                pts_not_equal_flag_12_ rp_post_rprinc_12_ rp_post_aint_mont
> h_12_year_ ///
>                                std_post_rprinc_12_ std_post_aint_month_12_year_ act_post_r
> princ_12_ ///
>                                act_post_aint_month_12_year_ act_interest_forgiven_12_, i(o
> pciple) j(year)
(note: j = 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20)

```

Data	wide	->	long
Number of obs.	8192	->	163840
Number of variables	8242	->	453
j variable (20 values)		->	year
xij variables:			
earnings_year_1 earnings_year_2 ... earnings_year_20->earnings_year			
disc_med_earn_year_1 disc_med_earn_year_2 ... disc_med_earn_year_20->disc_med_earn_yea			
> r			
rp_running_princ_bal_1_1 rp_running_princ_bal_1_2 ... rp_running_princ_bal_1_20->rp_ru			
> nning_princ_bal_1			
std_running_princ_bal_1_1 std_running_princ_bal_1_2 ... std_running_princ_bal_1_20->st			
> d_running_princ_bal_1			
act_running_princ_bal_1_1 act_running_princ_bal_1_2 ... act_running_princ_bal_1_20->ac			
> t_running_princ_bal_1			
rp_interest_month_1_year_1 rp_interest_month_1_year_2 ... rp_interest_month_1_year_20-			
> >rp_interest_month_1_year			
std_interest_month_1_year_1 std_interest_month_1_year_2 ... std_interest_month_1_year			
> 20->std_interest_month_1_year			
act_interest_month_1_year_1 act_interest_month_1_year_2 ... act_interest_month_1_year			
> 20->act_interest_month_1_year			
rp_accum_int_month_1_year_1 rp_accum_int_month_1_year_2 ... rp_accum_int_month_1_year			
> 20->rp_accum_int_month_1_year			
std_accum_int_month_1_year_1 std_accum_int_month_1_year_2 ... std_accum_int_month_1_ye			
> ar_20->std_accum_int_month_1_year			

```

act_accum_int_month_1_year_1 act_accum_int_month_1_year_2 ... act_accum_int_month_1_year_20->act_accum_int_month_1_year_20
> ar 20->act_accum_int_month_1_year_20
rp_total_balance_1_1 rp_total_balance_1_2 ... rp_total_balance_1_20->rp_total_balance_1_20
> 1
std_total_balance_1_1 std_total_balance_1_2 ... std_total_balance_1_20->std_total_balance_1_20
> nce_1
ten_perc_1_year_1 ten_perc_1_year_2 ... ten_perc_1_year_20->ten_perc_1_year_20
repaye_payment_month_1_year_1 repaye_payment_month_1_year_2 ... repaye_payment_month_1_year_20->repaye_payment_month_1_year_20
> _year_20->repaye_payment_month_1_year_20
repaye_int_pt_1_1 repaye_int_pt_1_2 ... repaye_int_pt_1_20->repaye_int_pt_1_20
repaye_minus_int_1_1 repaye_minus_int_1_2 ... repaye_minus_int_1_20->repaye_minus_int_1_20
> 1
repaye_princ_pt_1_1 repaye_princ_pt_1_2 ... repaye_princ_pt_1_20->repaye_princ_pt_1_20
rp_interest_change_1_1 rp_interest_change_1_2 ... rp_interest_change_1_20->rp_interest_change_1_20
> change_1
std_payment_1_1 std_payment_1_2 ... std_payment_1_20->std_payment_1_20
std_int_pt_1_1 std_int_pt_1_2 ... std_int_pt_1_20->std_int_pt_1_20
std_minus_int_1_1 std_minus_int_1_2 ... std_minus_int_1_20->std_minus_int_1_20
std_princ_pt_1_1 std_princ_pt_1_2 ... std_princ_pt_1_20->std_princ_pt_1_20
std_interest_change_1_1 std_interest_change_1_2 ... std_interest_change_1_20->std_interest_change_1_20
> rest_change_1
actual_payment_1_1 actual_payment_1_2 ... actual_payment_1_20->actual_payment_1_20
actual_int_pt_1_1 actual_int_pt_1_2 ... actual_int_pt_1_20->actual_int_pt_1_20
actual_princ_pt_1_1 actual_princ_pt_1_2 ... actual_princ_pt_1_20->actual_princ_pt_1_20
actual_interest_change_1_1 actual_interest_change_1_2 ... actual_interest_change_1_20->actual_interest_change_1_20
> >actual_interest_change_1_20
pts_not_equal_flag_1_1 pts_not_equal_flag_1_2 ... pts_not_equal_flag_1_20->pts_not_equal_flag_1_20
> al_flag_1
rp_post_rprinc_1_1 rp_post_rprinc_1_2 ... rp_post_rprinc_1_20->rp_post_rprinc_1_20
rp_post_aint_month_1_year_1 rp_post_aint_month_1_year_2 ... rp_post_aint_month_1_year_20->rp_post_aint_month_1_year_20
> 20->rp_post_aint_month_1_year_20
std_post_rprinc_1_1 std_post_rprinc_1_2 ... std_post_rprinc_1_20->std_post_rprinc_1_20
std_post_aint_month_1_year_1 std_post_aint_month_1_year_2 ... std_post_aint_month_1_year_20->std_post_aint_month_1_year_20
> ar 20->std_post_aint_month_1_year_20
act_post_rprinc_1_1 act_post_rprinc_1_2 ... act_post_rprinc_1_20->act_post_rprinc_1_20
act_post_aint_month_1_year_1 act_post_aint_month_1_year_2 ... act_post_aint_month_1_year_20->act_post_aint_month_1_year_20
> ar 20->act_post_aint_month_1_year_20
act_interest_forgiven_1_1 act_interest_forgiven_1_2 ... act_interest_forgiven_1_20->act_interest_forgiven_1_20
> t_interest_forgiven_1_20
rp_running_princ_bal_2_1 rp_running_princ_bal_2_2 ... rp_running_princ_bal_2_20->rp_running_princ_bal_2_20
> nning_princ_bal_2_20
std_running_princ_bal_2_1 std_running_princ_bal_2_2 ... std_running_princ_bal_2_20->std_running_princ_bal_2_20
> d_running_princ_bal_2_20
act_running_princ_bal_2_1 act_running_princ_bal_2_2 ... act_running_princ_bal_2_20->act_running_princ_bal_2_20
> t_running_princ_bal_2_20
rp_interest_month_2_year_1 rp_interest_month_2_year_2 ... rp_interest_month_2_year_20->rp_interest_month_2_year_20
> >rp_interest_month_2_year_20
std_interest_month_2_year_1 std_interest_month_2_year_2 ... std_interest_month_2_year_20->std_interest_month_2_year_20
> 20->std_interest_month_2_year_20
act_interest_month_2_year_1 act_interest_month_2_year_2 ... act_interest_month_2_year_20->act_interest_month_2_year_20
> 20->act_interest_month_2_year_20
rp_accum_int_month_2_year_1 rp_accum_int_month_2_year_2 ... rp_accum_int_month_2_year_20->rp_accum_int_month_2_year_20
> 20->rp_accum_int_month_2_year_20
std_accum_int_month_2_year_1 std_accum_int_month_2_year_2 ... std_accum_int_month_2_year_20->std_accum_int_month_2_year_20
> ar 20->std_accum_int_month_2_year_20
act_accum_int_month_2_year_1 act_accum_int_month_2_year_2 ... act_accum_int_month_2_year_20->act_accum_int_month_2_year_20
> ar 20->act_accum_int_month_2_year_20
rp_total_balance_2_1 rp_total_balance_2_2 ... rp_total_balance_2_20->rp_total_balance_2_20
> 2
std_total_balance_2_1 std_total_balance_2_2 ... std_total_balance_2_20->std_total_balance_2_20
> nce_2
ten_perc_2_year_1 ten_perc_2_year_2 ... ten_perc_2_year_20->ten_perc_2_year_20
repaye_payment_month_2_year_1 repaye_payment_month_2_year_2 ... repaye_payment_month_2_year_20->repaye_payment_month_2_year_20
> _year_20->repaye_payment_month_2_year_20
repaye_int_pt_2_1 repaye_int_pt_2_2 ... repaye_int_pt_2_20->repaye_int_pt_2_20
repaye_minus_int_2_1 repaye_minus_int_2_2 ... repaye_minus_int_2_20->repaye_minus_int_2_20
> 2
repaye_princ_pt_2_1 repaye_princ_pt_2_2 ... repaye_princ_pt_2_20->repaye_princ_pt_2_20
rp_interest_change_2_1 rp_interest_change_2_2 ... rp_interest_change_2_20->rp_interest_change_2_20
> change_2
std_payment_2_1 std_payment_2_2 ... std_payment_2_20->std_payment_2_20
std_int_pt_2_1 std_int_pt_2_2 ... std_int_pt_2_20->std_int_pt_2_20

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std_minus_int_2_1 std_minus_int_2_2 ... std_minus_int_2_20->std_minus_int_2_
std_princ_pt_2_1 std_princ_pt_2_2 ... std_princ_pt_2_20->std_princ_pt_2_
std_interest_change_2_1 std_interest_change_2_2 ... std_interest_change_2_20->std_inte
> rest_change_2_
actual_payment_2_1 actual_payment_2_2 ... actual_payment_2_20->actual_payment_2_
actual_int_pt_2_1 actual_int_pt_2_2 ... actual_int_pt_2_20->actual_int_pt_2_
actual_princ_pt_2_1 actual_princ_pt_2_2 ... actual_princ_pt_2_20->actual_princ_pt_2_
actual_interest_change_2_1 actual_interest_change_2_2 ... actual_interest_change_2_20-
> >actual_interest_change_2_
pts_not_equal_flag_2_1 pts_not_equal_flag_2_2 ... pts_not_equal_flag_2_20->pts_not_equ
> al_flag_2_
rp_post_rprinc_2_1 rp_post_rprinc_2_2 ... rp_post_rprinc_2_20->rp_post_rprinc_2_
rp_post_aint_month_2_year_1 rp_post_aint_month_2_year_2 ... rp_post_aint_month_2_year_
> 20->rp_post_aint_month_2_year_
std_post_rprinc_2_1 std_post_rprinc_2_2 ... std_post_rprinc_2_20->std_post_rprinc_2_
std_post_aint_month_2_year_1 std_post_aint_month_2_year_2 ... std_post_aint_month_2_ye
> ar_20->std_post_aint_month_2_year_
act_post_rprinc_2_1 act_post_rprinc_2_2 ... act_post_rprinc_2_20->act_post_rprinc_2_
act_post_aint_month_2_year_1 act_post_aint_month_2_year_2 ... act_post_aint_month_2_ye
> ar_20->act_post_aint_month_2_year_
act_interest_forgiven_2_1 act_interest_forgiven_2_2 ... act_interest_forgiven_2_20->ac
> t_interest_forgiven_2_
rp_running_princ_bal_3_1 rp_running_princ_bal_3_2 ... rp_running_princ_bal_3_20->rp_ru
> nning_princ_bal_3_
std_running_princ_bal_3_1 std_running_princ_bal_3_2 ... std_running_princ_bal_3_20->st
> d_running_princ_bal_3_
act_running_princ_bal_3_1 act_running_princ_bal_3_2 ... act_running_princ_bal_3_20->ac
> t_running_princ_bal_3_
rp_interest_month_3_year_1 rp_interest_month_3_year_2 ... rp_interest_month_3_year_20-
> >rp_interest_month_3_year_
std_interest_month_3_year_1 std_interest_month_3_year_2 ... std_interest_month_3_year_
> 20->std_interest_month_3_year_
act_interest_month_3_year_1 act_interest_month_3_year_2 ... act_interest_month_3_year_
> 20->act_interest_month_3_year_
rp_accum_int_month_3_year_1 rp_accum_int_month_3_year_2 ... rp_accum_int_month_3_year_
> 20->rp_accum_int_month_3_year_
std_accum_int_month_3_year_1 std_accum_int_month_3_year_2 ... std_accum_int_month_3_ye
> ar_20->std_accum_int_month_3_year_
act_accum_int_month_3_year_1 act_accum_int_month_3_year_2 ... act_accum_int_month_3_ye
> ar_20->act_accum_int_month_3_year_
rp_total_balance_3_1 rp_total_balance_3_2 ... rp_total_balance_3_20->rp_total_balance_
> 3_
std_total_balance_3_1 std_total_balance_3_2 ... std_total_balance_3_20->std_total_bala
> nce_3_
ten_perc_3_year_1 ten_perc_3_year_2 ... ten_perc_3_year_20->ten_perc_3_year_
repaye_payment_month_3_year_1 repaye_payment_month_3_year_2 ... repaye_payment_month_3
> _year_20->repaye_payment_month_3_year_
repaye_int_pt_3_1 repaye_int_pt_3_2 ... repaye_int_pt_3_20->repaye_int_pt_3_
repaye_minus_int_3_1 repaye_minus_int_3_2 ... repaye_minus_int_3_20->repaye_minus_int_
> 3_
repaye_princ_pt_3_1 repaye_princ_pt_3_2 ... repaye_princ_pt_3_20->repaye_princ_pt_3_
rp_interest_change_3_1 rp_interest_change_3_2 ... rp_interest_change_3_20->rp_interest
> _change_3_
std_payment_3_1 std_payment_3_2 ... std_payment_3_20->std_payment_3_
std_int_pt_3_1 std_int_pt_3_2 ... std_int_pt_3_20->std_int_pt_3_
std_minus_int_3_1 std_minus_int_3_2 ... std_minus_int_3_20->std_minus_int_3_
std_princ_pt_3_1 std_princ_pt_3_2 ... std_princ_pt_3_20->std_princ_pt_3_
std_interest_change_3_1 std_interest_change_3_2 ... std_interest_change_3_20->std_inte
> rest_change_3_
actual_payment_3_1 actual_payment_3_2 ... actual_payment_3_20->actual_payment_3_
actual_int_pt_3_1 actual_int_pt_3_2 ... actual_int_pt_3_20->actual_int_pt_3_
actual_princ_pt_3_1 actual_princ_pt_3_2 ... actual_princ_pt_3_20->actual_princ_pt_3_
actual_interest_change_3_1 actual_interest_change_3_2 ... actual_interest_change_3_20-
> >actual_interest_change_3_
pts_not_equal_flag_3_1 pts_not_equal_flag_3_2 ... pts_not_equal_flag_3_20->pts_not_equ
> al_flag_3_
rp_post_rprinc_3_1 rp_post_rprinc_3_2 ... rp_post_rprinc_3_20->rp_post_rprinc_3_
rp_post_aint_month_3_year_1 rp_post_aint_month_3_year_2 ... rp_post_aint_month_3_year_
> 20->rp_post_aint_month_3_year_
std_post_rprinc_3_1 std_post_rprinc_3_2 ... std_post_rprinc_3_20->std_post_rprinc_3_
std_post_aint_month_3_year_1 std_post_aint_month_3_year_2 ... std_post_aint_month_3_ye
> ar_20->std_post_aint_month_3_year_

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act_post_rprinc_3_1 act_post_rprinc_3_2 ... act_post_rprinc_3_20->act_post_rprinc_3_
act_post_aint_month_3_year_1 act_post_aint_month_3_year_2 ... act_post_aint_month_3_ye
> ar_20->act_post_aint_month_3_year_
act_interest_forgiven_3_1 act_interest_forgiven_3_2 ... act_interest_forgiven_3_20->ac
> t_interest_forgiven_3_
rp_running_princ_bal_4_1 rp_running_princ_bal_4_2 ... rp_running_princ_bal_4_20->rp_ru
> nning_princ_bal_4_
std_running_princ_bal_4_1 std_running_princ_bal_4_2 ... std_running_princ_bal_4_20->st
> d_running_princ_bal_4_
act_running_princ_bal_4_1 act_running_princ_bal_4_2 ... act_running_princ_bal_4_20->ac
> t_running_princ_bal_4_
rp_interest_month_4_year_1 rp_interest_month_4_year_2 ... rp_interest_month_4_year_20-
> >rp_interest_month_4_year_
std_interest_month_4_year_1 std_interest_month_4_year_2 ... std_interest_month_4_year_
> 20->std_interest_month_4_year_
act_interest_month_4_year_1 act_interest_month_4_year_2 ... act_interest_month_4_year_
> 20->act_interest_month_4_year_
rp_accum_int_month_4_year_1 rp_accum_int_month_4_year_2 ... rp_accum_int_month_4_year_
> 20->rp_accum_int_month_4_year_
std_accum_int_month_4_year_1 std_accum_int_month_4_year_2 ... std_accum_int_month_4_ye
> ar_20->std_accum_int_month_4_year_
act_accum_int_month_4_year_1 act_accum_int_month_4_year_2 ... act_accum_int_month_4_ye
> ar_20->act_accum_int_month_4_year_
rp_total_balance_4_1 rp_total_balance_4_2 ... rp_total_balance_4_20->rp_total_balance_
> 4_
std_total_balance_4_1 std_total_balance_4_2 ... std_total_balance_4_20->std_total_bala
> nce_4_
ten_perc_4_year_1 ten_perc_4_year_2 ... ten_perc_4_year_20->ten_perc_4_year_
repaye_payment_month_4_year_1 repaye_payment_month_4_year_2 ... repaye_payment_month_4
> _year_20->repaye_payment_month_4_year_
repaye_int_pt_4_1 repaye_int_pt_4_2 ... repaye_int_pt_4_20->repaye_int_pt_4_
repaye_minus_int_4_1 repaye_minus_int_4_2 ... repaye_minus_int_4_20->repaye_minus_int_
> 4_
repaye_princ_pt_4_1 repaye_princ_pt_4_2 ... repaye_princ_pt_4_20->repaye_princ_pt_4_
rp_interest_change_4_1 rp_interest_change_4_2 ... rp_interest_change_4_20->rp_interest
> _change_4_
std_payment_4_1 std_payment_4_2 ... std_payment_4_20->std_payment_4_
std_int_pt_4_1 std_int_pt_4_2 ... std_int_pt_4_20->std_int_pt_4_
std_minus_int_4_1 std_minus_int_4_2 ... std_minus_int_4_20->std_minus_int_4_
std_princ_pt_4_1 std_princ_pt_4_2 ... std_princ_pt_4_20->std_princ_pt_4_
std_interest_change_4_1 std_interest_change_4_2 ... std_interest_change_4_20->std_inte
> _rest_change_4_
actual_payment_4_1 actual_payment_4_2 ... actual_payment_4_20->actual_payment_4_
actual_int_pt_4_1 actual_int_pt_4_2 ... actual_int_pt_4_20->actual_int_pt_4_
actual_princ_pt_4_1 actual_princ_pt_4_2 ... actual_princ_pt_4_20->actual_princ_pt_4_
actual_interest_change_4_1 actual_interest_change_4_2 ... actual_interest_change_4_20-
> >actual_interest_change_4_
pts_not_equal_flag_4_1 pts_not_equal_flag_4_2 ... pts_not_equal_flag_4_20->pts_not_equ
> al_flag_4_
rp_post_rprinc_4_1 rp_post_rprinc_4_2 ... rp_post_rprinc_4_20->rp_post_rprinc_4_
rp_post_aint_month_4_year_1 rp_post_aint_month_4_year_2 ... rp_post_aint_month_4_year_
> 20->rp_post_aint_month_4_year_
std_post_rprinc_4_1 std_post_rprinc_4_2 ... std_post_rprinc_4_20->std_post_rprinc_4_
std_post_aint_month_4_year_1 std_post_aint_month_4_year_2 ... std_post_aint_month_4_ye
> ar_20->std_post_aint_month_4_year_
act_post_rprinc_4_1 act_post_rprinc_4_2 ... act_post_rprinc_4_20->act_post_rprinc_4_
act_post_aint_month_4_year_1 act_post_aint_month_4_year_2 ... act_post_aint_month_4_ye
> ar_20->act_post_aint_month_4_year_
act_interest_forgiven_4_1 act_interest_forgiven_4_2 ... act_interest_forgiven_4_20->ac
> t_interest_forgiven_4_
rp_running_princ_bal_5_1 rp_running_princ_bal_5_2 ... rp_running_princ_bal_5_20->rp_ru
> nning_princ_bal_5_
std_running_princ_bal_5_1 std_running_princ_bal_5_2 ... std_running_princ_bal_5_20->st
> d_running_princ_bal_5_
act_running_princ_bal_5_1 act_running_princ_bal_5_2 ... act_running_princ_bal_5_20->ac
> t_running_princ_bal_5_
rp_interest_month_5_year_1 rp_interest_month_5_year_2 ... rp_interest_month_5_year_20-
> >rp_interest_month_5_year_
std_interest_month_5_year_1 std_interest_month_5_year_2 ... std_interest_month_5_year_
> 20->std_interest_month_5_year_
act_interest_month_5_year_1 act_interest_month_5_year_2 ... act_interest_month_5_year_
> 20->act_interest_month_5_year_

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rp_accum_int_month_5_year_1 rp_accum_int_month_5_year_2 ... rp_accum_int_month_5_year_
> 20->rp_accum_int_month_5_year
std_accum_int_month_5_year_1 std_accum_int_month_5_year_2 ... std_accum_int_month_5_ye
> ar 20->std_accum_int_month_5_year
act_accum_int_month_5_year_1 act_accum_int_month_5_year_2 ... act_accum_int_month_5_ye
> ar 20->act_accum_int_month_5_year
rp_total_balance_5_1 rp_total_balance_5_2 ... rp_total_balance_5_20->rp_total_balance_
> 5
std_total_balance_5_1 std_total_balance_5_2 ... std_total_balance_5_20->std_total_bala
> nce_5
ten_perc_5_year_1 ten_perc_5_year_2 ... ten_perc_5_year_20->ten_perc_5_year
repaye_payment_month_5_year_1 repaye_payment_month_5_year_2 ... repaye_payment_month_5
> _year_20->repaye_payment_month_5_year
repaye_int_pt_5_1 repaye_int_pt_5_2 ... repaye_int_pt_5_20->repaye_int_pt_5
repaye_minus_int_5_1 repaye_minus_int_5_2 ... repaye_minus_int_5_20->repaye_minus_int_
> 5
repaye_princ_pt_5_1 repaye_princ_pt_5_2 ... repaye_princ_pt_5_20->repaye_princ_pt_5
rp_interest_change_5_1 rp_interest_change_5_2 ... rp_interest_change_5_20->rp_interest
> _change_5
std_payment_5_1 std_payment_5_2 ... std_payment_5_20->std_payment_5
std_int_pt_5_1 std_int_pt_5_2 ... std_int_pt_5_20->std_int_pt_5
std_minus_int_5_1 std_minus_int_5_2 ... std_minus_int_5_20->std_minus_int_5
std_princ_pt_5_1 std_princ_pt_5_2 ... std_princ_pt_5_20->std_princ_pt_5
std_interest_change_5_1 std_interest_change_5_2 ... std_interest_change_5_20->std_inte
> _rest_change_5
actual_payment_5_1 actual_payment_5_2 ... actual_payment_5_20->actual_payment_5
actual_int_pt_5_1 actual_int_pt_5_2 ... actual_int_pt_5_20->actual_int_pt_5
actual_princ_pt_5_1 actual_princ_pt_5_2 ... actual_princ_pt_5_20->actual_princ_pt_5
actual_interest_change_5_1 actual_interest_change_5_2 ... actual_interest_change_5_20-
> _>actual_interest_change_5
pts_not_equal_flag_5_1 pts_not_equal_flag_5_2 ... pts_not_equal_flag_5_20->pts_not_equ
> _al_flag_5
rp_post_rprinc_5_1 rp_post_rprinc_5_2 ... rp_post_rprinc_5_20->rp_post_rprinc_5
rp_post_aint_month_5_year_1 rp_post_aint_month_5_year_2 ... rp_post_aint_month_5_year_
> 20->rp_post_aint_month_5_year
std_post_rprinc_5_1 std_post_rprinc_5_2 ... std_post_rprinc_5_20->std_post_rprinc_5
std_post_aint_month_5_year_1 std_post_aint_month_5_year_2 ... std_post_aint_month_5_ye
> ar 20->std_post_aint_month_5_year
act_post_rprinc_5_1 act_post_rprinc_5_2 ... act_post_rprinc_5_20->act_post_rprinc_5
act_post_aint_month_5_year_1 act_post_aint_month_5_year_2 ... act_post_aint_month_5_ye
> ar 20->act_post_aint_month_5_year
act_interest_forgiven_5_1 act_interest_forgiven_5_2 ... act_interest_forgiven_5_20->ac
> _t_interest_forgiven_5
rp_running_princ_bal_6_1 rp_running_princ_bal_6_2 ... rp_running_princ_bal_6_20->rp_ru
> _nning_princ_bal_6
std_running_princ_bal_6_1 std_running_princ_bal_6_2 ... std_running_princ_bal_6_20->st
> _d_running_princ_bal_6
act_running_princ_bal_6_1 act_running_princ_bal_6_2 ... act_running_princ_bal_6_20->ac
> _t_running_princ_bal_6
rp_interest_month_6_year_1 rp_interest_month_6_year_2 ... rp_interest_month_6_year_20-
> _>rp_interest_month_6_year
std_interest_month_6_year_1 std_interest_month_6_year_2 ... std_interest_month_6_year_
> 20->std_interest_month_6_year
act_interest_month_6_year_1 act_interest_month_6_year_2 ... act_interest_month_6_year_
> 20->act_interest_month_6_year
rp_accum_int_month_6_year_1 rp_accum_int_month_6_year_2 ... rp_accum_int_month_6_year_
> 20->rp_accum_int_month_6_year
std_accum_int_month_6_year_1 std_accum_int_month_6_year_2 ... std_accum_int_month_6_ye
> ar 20->std_accum_int_month_6_year
act_accum_int_month_6_year_1 act_accum_int_month_6_year_2 ... act_accum_int_month_6_ye
> ar 20->act_accum_int_month_6_year
rp_total_balance_6_1 rp_total_balance_6_2 ... rp_total_balance_6_20->rp_total_balance_
> 6
std_total_balance_6_1 std_total_balance_6_2 ... std_total_balance_6_20->std_total_bala
> _nce_6
ten_perc_6_year_1 ten_perc_6_year_2 ... ten_perc_6_year_20->ten_perc_6_year
repaye_payment_month_6_year_1 repaye_payment_month_6_year_2 ... repaye_payment_month_6
> _year_20->repaye_payment_month_6_year
repaye_int_pt_6_1 repaye_int_pt_6_2 ... repaye_int_pt_6_20->repaye_int_pt_6
repaye_minus_int_6_1 repaye_minus_int_6_2 ... repaye_minus_int_6_20->repaye_minus_int_
> 6
repaye_princ_pt_6_1 repaye_princ_pt_6_2 ... repaye_princ_pt_6_20->repaye_princ_pt_6

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rp_interest_change_6_1 rp_interest_change_6_2 ... rp_interest_change_6_20->rp_interest
> change_6
std_payment_6_1 std_payment_6_2 ... std_payment_6_20->std_payment_6_
std_int_pt_6_1 std_int_pt_6_2 ... std_int_pt_6_20->std_int_pt_6_
std_minus_int_6_1 std_minus_int_6_2 ... std_minus_int_6_20->std_minus_int_6_
std_princ_pt_6_1 std_princ_pt_6_2 ... std_princ_pt_6_20->std_princ_pt_6_
std_interest_change_6_1 std_interest_change_6_2 ... std_interest_change_6_20->std_inte
> rest_change_6
actual_payment_6_1 actual_payment_6_2 ... actual_payment_6_20->actual_payment_6_
actual_int_pt_6_1 actual_int_pt_6_2 ... actual_int_pt_6_20->actual_int_pt_6_
actual_princ_pt_6_1 actual_princ_pt_6_2 ... actual_princ_pt_6_20->actual_princ_pt_6_
actual_interest_change_6_1 actual_interest_change_6_2 ... actual_interest_change_6_20-
> >actual_interest_change_6_
pts_not_equal_flag_6_1 pts_not_equal_flag_6_2 ... pts_not_equal_flag_6_20->pts_not_equ
> al_flag_6
rp_post_rprinc_6_1 rp_post_rprinc_6_2 ... rp_post_rprinc_6_20->rp_post_rprinc_6_
rp_post_aint_month_6_year_1 rp_post_aint_month_6_year_2 ... rp_post_aint_month_6_year_
> 20->rp_post_aint_month_6_year_
std_post_rprinc_6_1 std_post_rprinc_6_2 ... std_post_rprinc_6_20->std_post_rprinc_6_
std_post_aint_month_6_year_1 std_post_aint_month_6_year_2 ... std_post_aint_month_6_ye
> ar_20->std_post_aint_month_6_year_
act_post_rprinc_6_1 act_post_rprinc_6_2 ... act_post_rprinc_6_20->act_post_rprinc_6_
act_post_aint_month_6_year_1 act_post_aint_month_6_year_2 ... act_post_aint_month_6_ye
> ar_20->act_post_aint_month_6_year_
act_interest_forgiven_6_1 act_interest_forgiven_6_2 ... act_interest_forgiven_6_20->ac
> t_interest_forgiven_6_
rp_running_princ_bal_7_1 rp_running_princ_bal_7_2 ... rp_running_princ_bal_7_20->rp_ru
> nning_princ_bal_7_
std_running_princ_bal_7_1 std_running_princ_bal_7_2 ... std_running_princ_bal_7_20->st
> d_running_princ_bal_7_
act_running_princ_bal_7_1 act_running_princ_bal_7_2 ... act_running_princ_bal_7_20->ac
> t_running_princ_bal_7_
rp_interest_month_7_year_1 rp_interest_month_7_year_2 ... rp_interest_month_7_year_20-
> >rp_interest_month_7_year_
std_interest_month_7_year_1 std_interest_month_7_year_2 ... std_interest_month_7_year_
> 20->std_interest_month_7_year_
act_interest_month_7_year_1 act_interest_month_7_year_2 ... act_interest_month_7_year_
> 20->act_interest_month_7_year_
rp_accum_int_month_7_year_1 rp_accum_int_month_7_year_2 ... rp_accum_int_month_7_year_
> 20->rp_accum_int_month_7_year_
std_accum_int_month_7_year_1 std_accum_int_month_7_year_2 ... std_accum_int_month_7_ye
> ar_20->std_accum_int_month_7_year_
act_accum_int_month_7_year_1 act_accum_int_month_7_year_2 ... act_accum_int_month_7_ye
> ar_20->act_accum_int_month_7_year_
rp_total_balance_7_1 rp_total_balance_7_2 ... rp_total_balance_7_20->rp_total_balance_
> 7_
std_total_balance_7_1 std_total_balance_7_2 ... std_total_balance_7_20->std_total_bala
> nce_7_
ten_perc_7_year_1 ten_perc_7_year_2 ... ten_perc_7_year_20->ten_perc_7_year_
repaye_payment_month_7_year_1 repaye_payment_month_7_year_2 ... repaye_payment_month_7
> _year_20->repaye_payment_month_7_year_
repaye_int_pt_7_1 repaye_int_pt_7_2 ... repaye_int_pt_7_20->repaye_int_pt_7_
repaye_minus_int_7_1 repaye_minus_int_7_2 ... repaye_minus_int_7_20->repaye_minus_int_
> 7_
repaye_princ_pt_7_1 repaye_princ_pt_7_2 ... repaye_princ_pt_7_20->repaye_princ_pt_7_
rp_interest_change_7_1 rp_interest_change_7_2 ... rp_interest_change_7_20->rp_interest
> change_7_
std_payment_7_1 std_payment_7_2 ... std_payment_7_20->std_payment_7_
std_int_pt_7_1 std_int_pt_7_2 ... std_int_pt_7_20->std_int_pt_7_
std_minus_int_7_1 std_minus_int_7_2 ... std_minus_int_7_20->std_minus_int_7_
std_princ_pt_7_1 std_princ_pt_7_2 ... std_princ_pt_7_20->std_princ_pt_7_
std_interest_change_7_1 std_interest_change_7_2 ... std_interest_change_7_20->std_inte
> rest_change_7_
actual_payment_7_1 actual_payment_7_2 ... actual_payment_7_20->actual_payment_7_
actual_int_pt_7_1 actual_int_pt_7_2 ... actual_int_pt_7_20->actual_int_pt_7_
actual_princ_pt_7_1 actual_princ_pt_7_2 ... actual_princ_pt_7_20->actual_princ_pt_7_
actual_interest_change_7_1 actual_interest_change_7_2 ... actual_interest_change_7_20-
> >actual_interest_change_7_
pts_not_equal_flag_7_1 pts_not_equal_flag_7_2 ... pts_not_equal_flag_7_20->pts_not_equ
> al_flag_7_
rp_post_rprinc_7_1 rp_post_rprinc_7_2 ... rp_post_rprinc_7_20->rp_post_rprinc_7_
rp_post_aint_month_7_year_1 rp_post_aint_month_7_year_2 ... rp_post_aint_month_7_year_

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> 20->rp_post_aint_month_7_year_
std_post_rprinc_7_1 std_post_rprinc_7_2 ... std_post_rprinc_7_20->std_post_rprinc_7_
std_post_aint_month_7_year_1 std_post_aint_month_7_year_2 ... std_post_aint_month_7_ye
> ar_20->std_post_aint_month_7_year_
act_post_rprinc_7_1 act_post_rprinc_7_2 ... act_post_rprinc_7_20->act_post_rprinc_7_
act_post_aint_month_7_year_1 act_post_aint_month_7_year_2 ... act_post_aint_month_7_ye
> ar_20->act_post_aint_month_7_year_
act_interest_forgiven_7_1 act_interest_forgiven_7_2 ... act_interest_forgiven_7_20->ac
> t_interest_forgiven_7_
rp_running_princ_bal_8_1 rp_running_princ_bal_8_2 ... rp_running_princ_bal_8_20->rp_ru
> nning_princ_bal_8_
std_running_princ_bal_8_1 std_running_princ_bal_8_2 ... std_running_princ_bal_8_20->st
> d_running_princ_bal_8_
act_running_princ_bal_8_1 act_running_princ_bal_8_2 ... act_running_princ_bal_8_20->ac
> t_running_princ_bal_8_
rp_interest_month_8_year_1 rp_interest_month_8_year_2 ... rp_interest_month_8_year_20-
> >rp_interest_month_8_year_
std_interest_month_8_year_1 std_interest_month_8_year_2 ... std_interest_month_8_year_
> 20->std_interest_month_8_year_
act_interest_month_8_year_1 act_interest_month_8_year_2 ... act_interest_month_8_year_
> 20->act_interest_month_8_year_
rp_accum_int_month_8_year_1 rp_accum_int_month_8_year_2 ... rp_accum_int_month_8_year_
> 20->rp_accum_int_month_8_year_
std_accum_int_month_8_year_1 std_accum_int_month_8_year_2 ... std_accum_int_month_8_ye
> ar_20->std_accum_int_month_8_year_
act_accum_int_month_8_year_1 act_accum_int_month_8_year_2 ... act_accum_int_month_8_ye
> ar_20->act_accum_int_month_8_year_
rp_total_balance_8_1 rp_total_balance_8_2 ... rp_total_balance_8_20->rp_total_balance_
> 8_
std_total_balance_8_1 std_total_balance_8_2 ... std_total_balance_8_20->std_total_bala
> nce_8_
ten_perc_8_year_1 ten_perc_8_year_2 ... ten_perc_8_year_20->ten_perc_8_year_
repaye_payment_month_8_year_1 repaye_payment_month_8_year_2 ... repaye_payment_month_8
> _year_20->repaye_payment_month_8_year_
repaye_int_pt_8_1 repaye_int_pt_8_2 ... repaye_int_pt_8_20->repaye_int_pt_8_
repaye_minus_int_8_1 repaye_minus_int_8_2 ... repaye_minus_int_8_20->repaye_minus_int_
> 8_
repaye_princ_pt_8_1 repaye_princ_pt_8_2 ... repaye_princ_pt_8_20->repaye_princ_pt_8_
rp_interest_change_8_1 rp_interest_change_8_2 ... rp_interest_change_8_20->rp_interest
> _change_8_
std_payment_8_1 std_payment_8_2 ... std_payment_8_20->std_payment_8_
std_int_pt_8_1 std_int_pt_8_2 ... std_int_pt_8_20->std_int_pt_8_
std_minus_int_8_1 std_minus_int_8_2 ... std_minus_int_8_20->std_minus_int_8_
std_princ_pt_8_1 std_princ_pt_8_2 ... std_princ_pt_8_20->std_princ_pt_8_
std_interest_change_8_1 std_interest_change_8_2 ... std_interest_change_8_20->std_inte
> _rest_change_8_
actual_payment_8_1 actual_payment_8_2 ... actual_payment_8_20->actual_payment_8_
actual_int_pt_8_1 actual_int_pt_8_2 ... actual_int_pt_8_20->actual_int_pt_8_
actual_princ_pt_8_1 actual_princ_pt_8_2 ... actual_princ_pt_8_20->actual_princ_pt_8_
actual_interest_change_8_1 actual_interest_change_8_2 ... actual_interest_change_8_20-
> >actual_interest_change_8_
pts_not_equal_flag_8_1 pts_not_equal_flag_8_2 ... pts_not_equal_flag_8_20->pts_not_equ
> al_flag_8_
rp_post_rprinc_8_1 rp_post_rprinc_8_2 ... rp_post_rprinc_8_20->rp_post_rprinc_8_
rp_post_aint_month_8_year_1 rp_post_aint_month_8_year_2 ... rp_post_aint_month_8_year_
> 20->rp_post_aint_month_8_year_
std_post_rprinc_8_1 std_post_rprinc_8_2 ... std_post_rprinc_8_20->std_post_rprinc_8_
std_post_aint_month_8_year_1 std_post_aint_month_8_year_2 ... std_post_aint_month_8_ye
> ar_20->std_post_aint_month_8_year_
act_post_rprinc_8_1 act_post_rprinc_8_2 ... act_post_rprinc_8_20->act_post_rprinc_8_
act_post_aint_month_8_year_1 act_post_aint_month_8_year_2 ... act_post_aint_month_8_ye
> ar_20->act_post_aint_month_8_year_
act_interest_forgiven_8_1 act_interest_forgiven_8_2 ... act_interest_forgiven_8_20->ac
> t_interest_forgiven_8_
rp_running_princ_bal_9_1 rp_running_princ_bal_9_2 ... rp_running_princ_bal_9_20->rp_ru
> nning_princ_bal_9_
std_running_princ_bal_9_1 std_running_princ_bal_9_2 ... std_running_princ_bal_9_20->st
> d_running_princ_bal_9_
act_running_princ_bal_9_1 act_running_princ_bal_9_2 ... act_running_princ_bal_9_20->ac
> t_running_princ_bal_9_
rp_interest_month_9_year_1 rp_interest_month_9_year_2 ... rp_interest_month_9_year_20-
> >rp_interest_month_9_year_

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std_interest_month_9_year_1 std_interest_month_9_year_2 ... std_interest_month_9_year_
> 20->std_interest_month_9_year_
act_interest_month_9_year_1 act_interest_month_9_year_2 ... act_interest_month_9_year_
> 20->act_interest_month_9_year_
rp_accum_int_month_9_year_1 rp_accum_int_month_9_year_2 ... rp_accum_int_month_9_year_
> 20->rp_accum_int_month_9_year_
std_accum_int_month_9_year_1 std_accum_int_month_9_year_2 ... std_accum_int_month_9_ye
> ar 20->std_accum_int_month_9_year_
act_accum_int_month_9_year_1 act_accum_int_month_9_year_2 ... act_accum_int_month_9_ye
> ar 20->act_accum_int_month_9_year_
rp_total_balance_9_1 rp_total_balance_9_2 ... rp_total_balance_9_20->rp_total_balance_
> 9_
std_total_balance_9_1 std_total_balance_9_2 ... std_total_balance_9_20->std_total_bala
> nce_9_
ten_perc_9_year_1 ten_perc_9_year_2 ... ten_perc_9_year_20->ten_perc_9_year_
repaye_payment_month_9_year_1 repaye_payment_month_9_year_2 ... repaye_payment_month_9
> _year_20->repaye_payment_month_9_year_
repaye_int_pt_9_1 repaye_int_pt_9_2 ... repaye_int_pt_9_20->repaye_int_pt_9_
repaye_minus_int_9_1 repaye_minus_int_9_2 ... repaye_minus_int_9_20->repaye_minus_int_
> 9_
repaye_princ_pt_9_1 repaye_princ_pt_9_2 ... repaye_princ_pt_9_20->repaye_princ_pt_9_
rp_interest_change_9_1 rp_interest_change_9_2 ... rp_interest_change_9_20->rp_interest
> _change_9_
std_payment_9_1 std_payment_9_2 ... std_payment_9_20->std_payment_9_
std_int_pt_9_1 std_int_pt_9_2 ... std_int_pt_9_20->std_int_pt_9_
std_minus_int_9_1 std_minus_int_9_2 ... std_minus_int_9_20->std_minus_int_9_
std_princ_pt_9_1 std_princ_pt_9_2 ... std_princ_pt_9_20->std_princ_pt_9_
std_interest_change_9_1 std_interest_change_9_2 ... std_interest_change_9_20->std_inte
> _rest_change_9_
actual_payment_9_1 actual_payment_9_2 ... actual_payment_9_20->actual_payment_9_
actual_int_pt_9_1 actual_int_pt_9_2 ... actual_int_pt_9_20->actual_int_pt_9_
actual_princ_pt_9_1 actual_princ_pt_9_2 ... actual_princ_pt_9_20->actual_princ_pt_9_
actual_interest_change_9_1 actual_interest_change_9_2 ... actual_interest_change_9_20-
> _>actual_interest_change_9_
pts_not_equal_flag_9_1 pts_not_equal_flag_9_2 ... pts_not_equal_flag_9_20->pts_not_equ
> al_flag_9_
rp_post_rprinc_9_1 rp_post_rprinc_9_2 ... rp_post_rprinc_9_20->rp_post_rprinc_9_
rp_post_aint_month_9_year_1 rp_post_aint_month_9_year_2 ... rp_post_aint_month_9_year_
> 20->rp_post_aint_month_9_year_
std_post_rprinc_9_1 std_post_rprinc_9_2 ... std_post_rprinc_9_20->std_post_rprinc_9_
std_post_aint_month_9_year_1 std_post_aint_month_9_year_2 ... std_post_aint_month_9_ye
> ar 20->std_post_aint_month_9_year_
act_post_rprinc_9_1 act_post_rprinc_9_2 ... act_post_rprinc_9_20->act_post_rprinc_9_
act_post_aint_month_9_year_1 act_post_aint_month_9_year_2 ... act_post_aint_month_9_ye
> ar 20->act_post_aint_month_9_year_
act_interest_forgiven_9_1 act_interest_forgiven_9_2 ... act_interest_forgiven_9_20->ac
> _t_interest_forgiven_9_
rp_running_princ_bal_10_1 rp_running_princ_bal_10_2 ... rp_running_princ_bal_10_20->rp
> _running_princ_bal_10_
std_running_princ_bal_10_1 std_running_princ_bal_10_2 ... std_running_princ_bal_10_20-
> _>std_running_princ_bal_10_
act_running_princ_bal_10_1 act_running_princ_bal_10_2 ... act_running_princ_bal_10_20-
> _>act_running_princ_bal_10_
rp_interest_month_10_year_1 rp_interest_month_10_year_2 ... rp_interest_month_10_year_
> 20->rp_interest_month_10_year_
std_interest_month_10_year_1 std_interest_month_10_year_2 ... std_interest_month_10_ye
> ar 20->std_interest_month_10_year_
act_interest_month_10_year_1 act_interest_month_10_year_2 ... act_interest_month_10_ye
> ar 20->act_interest_month_10_year_
rp_accum_int_month_10_year_1 rp_accum_int_month_10_year_2 ... rp_accum_int_month_10_ye
> ar 20->rp_accum_int_month_10_year_
std_accum_int_month_10_year_1 std_accum_int_month_10_year_2 ... std_accum_int_month_10
> _year_20->std_accum_int_month_10_year_
act_accum_int_month_10_year_1 act_accum_int_month_10_year_2 ... act_accum_int_month_10
> _year_20->act_accum_int_month_10_year_
rp_total_balance_10_1 rp_total_balance_10_2 ... rp_total_balance_10_20->rp_total_balan
> _ce_10_
std_total_balance_10_1 std_total_balance_10_2 ... std_total_balance_10_20->std_total_b
> _alance_10_
ten_perc_10_year_1 ten_perc_10_year_2 ... ten_perc_10_year_20->ten_perc_10_year_
repaye_payment_month_10_year_1 repaye_payment_month_10_year_2 ... repaye_payment_mont
> _h_10_year_20->repaye_payment_month_10_year_

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repaye_int_pt_10_1 repaye_int_pt_10_2 ... repaye_int_pt_10_20->repaye_int_pt_10
repaye_minus_int_10_1 repaye_minus_int_10_2 ... repaye_minus_int_10_20->repaye_minus_i
> nt_10
repaye_princ_pt_10_1 repaye_princ_pt_10_2 ... repaye_princ_pt_10_20->repaye_princ_pt_1
> 0
rp_interest_change_10_1 rp_interest_change_10_2 ... rp_interest_change_10_20->rp_inter
> est_change_10
std_payment_10_1 std_payment_10_2 ... std_payment_10_20->std_payment_10_
std_int_pt_10_1 std_int_pt_10_2 ... std_int_pt_10_20->std_int_pt_10_
std_minus_int_10_1 std_minus_int_10_2 ... std_minus_int_10_20->std_minus_int_10_
std_princ_pt_10_1 std_princ_pt_10_2 ... std_princ_pt_10_20->std_princ_pt_10_
std_interest_change_10_1 std_interest_change_10_2 ... std_interest_change_10_20->std_i
> nterest_change_10_
actual_payment_10_1 actual_payment_10_2 ... actual_payment_10_20->actual_payment_10_
actual_int_pt_10_1 actual_int_pt_10_2 ... actual_int_pt_10_20->actual_int_pt_10_
actual_princ_pt_10_1 actual_princ_pt_10_2 ... actual_princ_pt_10_20->actual_princ_pt_1
> 0
actual_interest_change_10_1 actual_interest_change_10_2 ... actual_interest_change_10_
> 20->actual_interest_change_10_
pts_not_equal_flag_10_1 pts_not_equal_flag_10_2 ... pts_not_equal_flag_10_20->pts_not_
> equal_flag_10_
rp_post_rprinc_10_1 rp_post_rprinc_10_2 ... rp_post_rprinc_10_20->rp_post_rprinc_10_
rp_post_aint_month_10_year_1 rp_post_aint_month_10_year_2 ... rp_post_aint_month_10_ye
> ar_20->rp_post_aint_month_10_year_
std_post_rprinc_10_1 std_post_rprinc_10_2 ... std_post_rprinc_10_20->std_post_rprinc_1
> 0
std_post_aint_month_10_year_1 std_post_aint_month_10_year_2 ... std_post_aint_month_10
> year_20->std_post_aint_month_10_year_
act_post_rprinc_10_1 act_post_rprinc_10_2 ... act_post_rprinc_10_20->act_post_rprinc_1
> 0
act_post_aint_month_10_year_1 act_post_aint_month_10_year_2 ... act_post_aint_month_10
> year_20->act_post_aint_month_10_year_
act_interest_forgiven_10_1 act_interest_forgiven_10_2 ... act_interest_forgiven_10_20-
> >act_interest_forgiven_10_
rp_running_princ_bal_11_1 rp_running_princ_bal_11_2 ... rp_running_princ_bal_11_20->rp
> running_princ_bal_11_
std_running_princ_bal_11_1 std_running_princ_bal_11_2 ... std_running_princ_bal_11_20-
> >std_running_princ_bal_11_
act_running_princ_bal_11_1 act_running_princ_bal_11_2 ... act_running_princ_bal_11_20-
> >act_running_princ_bal_11_
rp_interest_month_11_year_1 rp_interest_month_11_year_2 ... rp_interest_month_11_year_
> 20->rp_interest_month_11_year_
std_interest_month_11_year_1 std_interest_month_11_year_2 ... std_interest_month_11_ye
> ar_20->std_interest_month_11_year_
act_interest_month_11_year_1 act_interest_month_11_year_2 ... act_interest_month_11_ye
> ar_20->act_interest_month_11_year_
rp_accum_int_month_11_year_1 rp_accum_int_month_11_year_2 ... rp_accum_int_month_11_ye
> ar_20->rp_accum_int_month_11_year_
std_accum_int_month_11_year_1 std_accum_int_month_11_year_2 ... std_accum_int_month_11
> year_20->std_accum_int_month_11_year_
act_accum_int_month_11_year_1 act_accum_int_month_11_year_2 ... act_accum_int_month_11
> year_20->act_accum_int_month_11_year_
rp_total_balance_11_1 rp_total_balance_11_2 ... rp_total_balance_11_20->rp_total_balan
> ce_11_
std_total_balance_11_1 std_total_balance_11_2 ... std_total_balance_11_20->std_total_b
> alance_11_
ten_perc_11_year_1 ten_perc_11_year_2 ... ten_perc_11_year_20->ten_perc_11_year_
repaye_payment_month_11_year_1 repaye_payment_month_11_year_2 ... repaye_payment_month
> _11_year_20->repaye_payment_month_11_year_
repaye_int_pt_11_1 repaye_int_pt_11_2 ... repaye_int_pt_11_20->repaye_int_pt_11_
repaye_minus_int_11_1 repaye_minus_int_11_2 ... repaye_minus_int_11_20->repaye_minus_i
> nt_11_
repaye_princ_pt_11_1 repaye_princ_pt_11_2 ... repaye_princ_pt_11_20->repaye_princ_pt_1
> 1_
rp_interest_change_11_1 rp_interest_change_11_2 ... rp_interest_change_11_20->rp_inter
> est_change_11_
std_payment_11_1 std_payment_11_2 ... std_payment_11_20->std_payment_11_
std_int_pt_11_1 std_int_pt_11_2 ... std_int_pt_11_20->std_int_pt_11_
std_minus_int_11_1 std_minus_int_11_2 ... std_minus_int_11_20->std_minus_int_11_
std_princ_pt_11_1 std_princ_pt_11_2 ... std_princ_pt_11_20->std_princ_pt_11_
std_interest_change_11_1 std_interest_change_11_2 ... std_interest_change_11_20->std_i
> nterest_change_11_

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actual_payment_11_1 actual_payment_11_2 ... actual_payment_11_20->actual_payment_11_
actual_int_pt_11_1 actual_int_pt_11_2 ... actual_int_pt_11_20->actual_int_pt_11_
actual_princ_pt_11_1 actual_princ_pt_11_2 ... actual_princ_pt_11_20->actual_princ_pt_1
> 1
actual_interest_change_11_1 actual_interest_change_11_2 ... actual_interest_change_11_
> 20->actual_interest_change_11_
pts_not_equal_flag_11_1 pts_not_equal_flag_11_2 ... pts_not_equal_flag_11_20->pts_not_
> equal_flag_11_
rp_post_rprinc_11_1 rp_post_rprinc_11_2 ... rp_post_rprinc_11_20->rp_post_rprinc_11_
rp_post_aint_month_11_year_1 rp_post_aint_month_11_year_2 ... rp_post_aint_month_11_ye
> ar_20->rp_post_aint_month_11_year_
std_post_rprinc_11_1 std_post_rprinc_11_2 ... std_post_rprinc_11_20->std_post_rprinc_1
> 1
std_post_aint_month_11_year_1 std_post_aint_month_11_year_2 ... std_post_aint_month_11
> year_20->std_post_aint_month_11_year_
act_post_rprinc_11_1 act_post_rprinc_11_2 ... act_post_rprinc_11_20->act_post_rprinc_1
> 1
act_post_aint_month_11_year_1 act_post_aint_month_11_year_2 ... act_post_aint_month_11
> year_20->act_post_aint_month_11_year_
act_interest_forgiven_11_1 act_interest_forgiven_11_2 ... act_interest_forgiven_11_20-
> >act_interest_forgiven_11_
rp_running_princ_bal_12_1 rp_running_princ_bal_12_2 ... rp_running_princ_bal_12_20->rp
> running_princ_bal_12_
std_running_princ_bal_12_1 std_running_princ_bal_12_2 ... std_running_princ_bal_12_20-
> >std_running_princ_bal_12_
act_running_princ_bal_12_1 act_running_princ_bal_12_2 ... act_running_princ_bal_12_20-
> >act_running_princ_bal_12_
rp_interest_month_12_year_1 rp_interest_month_12_year_2 ... rp_interest_month_12_year_
> 20->rp_interest_month_12_year_
std_interest_month_12_year_1 std_interest_month_12_year_2 ... std_interest_month_12_ye
> ar_20->std_interest_month_12_year_
act_interest_month_12_year_1 act_interest_month_12_year_2 ... act_interest_month_12_ye
> ar_20->act_interest_month_12_year_
rp_accum_int_month_12_year_1 rp_accum_int_month_12_year_2 ... rp_accum_int_month_12_ye
> ar_20->rp_accum_int_month_12_year_
std_accum_int_month_12_year_1 std_accum_int_month_12_year_2 ... std_accum_int_month_12
> year_20->std_accum_int_month_12_year_
act_accum_int_month_12_year_1 act_accum_int_month_12_year_2 ... act_accum_int_month_12
> year_20->act_accum_int_month_12_year_
rp_total_balance_12_1 rp_total_balance_12_2 ... rp_total_balance_12_20->rp_total_balan
> ce_12_
std_total_balance_12_1 std_total_balance_12_2 ... std_total_balance_12_20->std_total_b
> alance_12_
ten_perc_12_year_1 ten_perc_12_year_2 ... ten_perc_12_year_20->ten_perc_12_year_
repaye_payment_month_12_year_1 repaye_payment_month_12_year_2 ... repaye_payment_mont
> h_12_year_20->repaye_payment_month_12_year_
repaye_int_pt_12_1 repaye_int_pt_12_2 ... repaye_int_pt_12_20->repaye_int_pt_12_
repaye_minus_int_12_1 repaye_minus_int_12_2 ... repaye_minus_int_12_20->repaye_minus_i
> nt_12_
repaye_princ_pt_12_1 repaye_princ_pt_12_2 ... repaye_princ_pt_12_20->repaye_princ_pt_1
> 2
rp_interest_change_12_1 rp_interest_change_12_2 ... rp_interest_change_12_20->rp_inter
> est_change_12_
std_payment_12_1 std_payment_12_2 ... std_payment_12_20->std_payment_12_
std_int_pt_12_1 std_int_pt_12_2 ... std_int_pt_12_20->std_int_pt_12_
std_minus_int_12_1 std_minus_int_12_2 ... std_minus_int_12_20->std_minus_int_12_
std_princ_pt_12_1 std_princ_pt_12_2 ... std_princ_pt_12_20->std_princ_pt_12_
std_interest_change_12_1 std_interest_change_12_2 ... std_interest_change_12_20->std_i
> nterest_change_12_
actual_payment_12_1 actual_payment_12_2 ... actual_payment_12_20->actual_payment_12_
actual_int_pt_12_1 actual_int_pt_12_2 ... actual_int_pt_12_20->actual_int_pt_12_
actual_princ_pt_12_1 actual_princ_pt_12_2 ... actual_princ_pt_12_20->actual_princ_pt_1
> 2
actual_interest_change_12_1 actual_interest_change_12_2 ... actual_interest_change_12_
> 20->actual_interest_change_12_
pts_not_equal_flag_12_1 pts_not_equal_flag_12_2 ... pts_not_equal_flag_12_20->pts_not_
> equal_flag_12_
rp_post_rprinc_12_1 rp_post_rprinc_12_2 ... rp_post_rprinc_12_20->rp_post_rprinc_12_
rp_post_aint_month_12_year_1 rp_post_aint_month_12_year_2 ... rp_post_aint_month_12_ye
> ar_20->rp_post_aint_month_12_year_
std_post_rprinc_12_1 std_post_rprinc_12_2 ... std_post_rprinc_12_20->std_post_rprinc_1
> 2

```

```

std_post_aint_month_12_year_1 std_post_aint_month_12_year_2 ... std_post_aint_month_12
> _year_20->std_post_aint_month_12_year
act_post_rprinc_12_1 act_post_rprinc_12_2 ... act_post_rprinc_12_20->act_post_rprinc_1
> 2
act_post_aint_month_12_year_1 act_post_aint_month_12_year_2 ... act_post_aint_month_12
> _year_20->act_post_aint_month_12_year
act_interest_forgiven_12_1 act_interest_forgiven_12_2 ... act_interest_forgiven_12_20-
> >act_interest_forgiven_12_

```

```

r; t=428.09 16:20:18

```

```

752
753             *Quick rename of some variables to make room for new panel versions
754             rename med_earnings med_earnings_orig
r; t=0.05 16:20:18

755             rename standard_payment standard_payment_orig
r; t=0.00 16:20:18

756             rename rp_running_princ_bal rp_running_princ_bal_orig
r; t=0.00 16:20:18

757             rename std_running_princ_bal std_running_princ_bal_orig
r; t=0.00 16:20:18

758             rename act_running_princ_bal act_running_princ_bal_orig
r; t=0.00 16:20:18

759
760             *Rename all these variables to drop the _year suffix
761             rename (earnings_year_disc_med_earn_year_ ///
>                     rp_running_princ_bal_1_ ///
>                     std_running_princ_bal_1_ act_running_princ_bal_1_ rp_intere
> st_month_1_year_ ///
>                     std_interest_month_1_year_ act_interest_month_1_year_ rp_a
> ccum_int_month_1_year_ ///
>                     std_accum_int_month_1_year_ act_accum_int_month_1_year_ rp_
> total_balance_1_ ///
>                     std_total_balance_1_ ten_perc_1_year_ repay_payment_month_
> 1_year_ repay_int_pt_1_ ///
>                     repay_minus_int_1_ repay_princ_pt_1_ rp_interest_change_1
> _ std_payment_1_ ///
>                     std_int_pt_1_ std_minus_int_1_ std_princ_pt_1_ std_interest
> _change_1_ ///
>                     actual_payment_1_ actual_int_pt_1_ actual_princ_pt_1_ actua
> l_interest_change_1_ ///
>                     pts_not_equal_flag_1_ rp_post_rprinc_1_ rp_post_aint_month_
> 1_year_ ///
>                     std_post_rprinc_1_ std_post_aint_month_1_year_ act_post_rpr
> inc_1_ ///
>                     act_post_aint_month_1_year_ act_interest_forgiven_1_ ///
>                     rp_running_princ_bal_2_ ///
>                     std_running_princ_bal_2_ act_running_princ_bal_2_ rp_intere
> st_month_2_year_ ///
>                     std_interest_month_2_year_ act_interest_month_2_year_ rp_a
> ccum_int_month_2_year_ ///
>                     std_accum_int_month_2_year_ act_accum_int_month_2_year_ rp_
> total_balance_2_ ///
>                     std_total_balance_2_ ten_perc_2_year_ repay_payment_month_
> 2_year_ repay_int_pt_2_ ///
>                     repay_minus_int_2_ repay_princ_pt_2_ rp_interest_change_2
> _ std_payment_2_ ///
>                     std_int_pt_2_ std_minus_int_2_ std_princ_pt_2_ std_interest
> _change_2_ ///
>                     actual_payment_2_ actual_int_pt_2_ actual_princ_pt_2_ actua
> l_interest_change_2_ ///
>                     pts_not_equal_flag_2_ rp_post_rprinc_2_ rp_post_aint_month_
> 2_year_ ///
>                     std_post_rprinc_2_ std_post_aint_month_2_year_ act_post_rpr
> inc_2_ ///
>                     act_post_aint_month_2_year_ act_interest_forgiven_2_ ///
>                     rp_running_princ_bal_3_ ///

```

```

> std_running_princ_bal_3_ act_running_princ_bal_3_ rp_intere
> st_month_3_year_ ///
> std_interest_month_3_year_ act_interest_month_3_year_ rp_a
> ccum_int_month_3_year_ ///
> std_accum_int_month_3_year_ act_accum_int_month_3_year_ rp_
> total_balance_3_ ///
> std_total_balance_3_ ten_perc_3_year_ repay_payment_month_
> 3_year_ repay_int_pt_3_ ///
> repay_minus_int_3_ repay_princ_pt_3_ rp_interest_change_3
> _ std_payment_3_ ///
> std_int_pt_3_ std_minus_int_3_ std_princ_pt_3_ std_interest
> _change_3_ ///
> actual_payment_3_ actual_int_pt_3_ actual_princ_pt_3_ actua
> l_interest_change_3_ ///
> pts_not_equal_flag_3_ rp_post_rprinc_3_ rp_post_aint_month_
> 3_year_ ///
> std_post_rprinc_3_ std_post_aint_month_3_year_ act_post_rpr
> inc_3_ ///
> act_post_aint_month_3_year_ act_interest_forgiven_3_ ///
> rp_running_princ_bal_4_ ///
> std_running_princ_bal_4_ act_running_princ_bal_4_ rp_intere
> st_month_4_year_ ///
> std_interest_month_4_year_ act_interest_month_4_year_ rp_a
> ccum_int_month_4_year_ ///
> std_accum_int_month_4_year_ act_accum_int_month_4_year_ rp_
> total_balance_4_ ///
> std_total_balance_4_ ten_perc_4_year_ repay_payment_month_
> 4_year_ repay_int_pt_4_ ///
> repay_minus_int_4_ repay_princ_pt_4_ rp_interest_change_4
> _ std_payment_4_ ///
> std_int_pt_4_ std_minus_int_4_ std_princ_pt_4_ std_interest
> _change_4_ ///
> actual_payment_4_ actual_int_pt_4_ actual_princ_pt_4_ actua
> l_interest_change_4_ ///
> pts_not_equal_flag_4_ rp_post_rprinc_4_ rp_post_aint_month_
> 4_year_ ///
> std_post_rprinc_4_ std_post_aint_month_4_year_ act_post_rpr
> inc_4_ ///
> act_post_aint_month_4_year_ act_interest_forgiven_4_ ///
> rp_running_princ_bal_5_ ///
> std_running_princ_bal_5_ act_running_princ_bal_5_ rp_intere
> st_month_5_year_ ///
> std_interest_month_5_year_ act_interest_month_5_year_ rp_a
> ccum_int_month_5_year_ ///
> std_accum_int_month_5_year_ act_accum_int_month_5_year_ rp_
> total_balance_5_ ///
> std_total_balance_5_ ten_perc_5_year_ repay_payment_month_
> 5_year_ repay_int_pt_5_ ///
> repay_minus_int_5_ repay_princ_pt_5_ rp_interest_change_5
> _ std_payment_5_ ///
> std_int_pt_5_ std_minus_int_5_ std_princ_pt_5_ std_interest
> _change_5_ ///
> actual_payment_5_ actual_int_pt_5_ actual_princ_pt_5_ actua
> l_interest_change_5_ ///
> pts_not_equal_flag_5_ rp_post_rprinc_5_ rp_post_aint_month_
> 5_year_ ///
> std_post_rprinc_5_ std_post_aint_month_5_year_ act_post_rpr
> inc_5_ ///
> act_post_aint_month_5_year_ act_interest_forgiven_5_ ///
> rp_running_princ_bal_6_ ///
> std_running_princ_bal_6_ act_running_princ_bal_6_ rp_intere
> st_month_6_year_ ///
> std_interest_month_6_year_ act_interest_month_6_year_ rp_a
> ccum_int_month_6_year_ ///
> std_accum_int_month_6_year_ act_accum_int_month_6_year_ rp_
> total_balance_6_ ///
> std_total_balance_6_ ten_perc_6_year_ repay_payment_month_
> 6_year_ repay_int_pt_6_ ///
> repay_minus_int_6_ repay_princ_pt_6_ rp_interest_change_6
> _ std_payment_6_ ///
> std_int_pt_6_ std_minus_int_6_ std_princ_pt_6_ std_interest
> _change_6_ ///

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```

> actual_payment_6_ actual_int_pt_6_ actual_princ_pt_6_ actua
> l_interest_change_6_ ///
> pts_not_equal_flag_6_ rp_post_rprinc_6_ rp_post_aint_month_
> 6_year_ ///
> std_post_rprinc_6_ std_post_aint_month_6_year_ act_post_rpr
> inc_6_ ///
> act_post_aint_month_6_year_ act_interest_forgiven_6_ ///
> rp_running_princ_bal_7_ ///
> std_running_princ_bal_7_ act_running_princ_bal_7_ rp_intere
> st_month_7_year_ ///
> std_interest_month_7_year_ act_interest_month_7_year_ rp_a
> ccum_int_month_7_year_ ///
> std_accum_int_month_7_year_ act_accum_int_month_7_year_ rp_
> total_balance_7_ ///
> std_total_balance_7_ ten_perc_7_year_ repay_payment_month_
> 7_year_ repay_int_pt_7_ ///
> repay_minus_int_7_ repay_princ_pt_7_ rp_interest_change_7
> _ std_payment_7_ ///
> std_int_pt_7_ std_minus_int_7_ std_princ_pt_7_ std_interest
> _change_7_ ///
> actual_payment_7_ actual_int_pt_7_ actual_princ_pt_7_ actua
> l_interest_change_7_ ///
> pts_not_equal_flag_7_ rp_post_rprinc_7_ rp_post_aint_month_
> 7_year_ ///
> std_post_rprinc_7_ std_post_aint_month_7_year_ act_post_rpr
> inc_7_ ///
> act_post_aint_month_7_year_ act_interest_forgiven_7_ ///
> rp_running_princ_bal_8_ ///
> std_running_princ_bal_8_ act_running_princ_bal_8_ rp_intere
> st_month_8_year_ ///
> std_interest_month_8_year_ act_interest_month_8_year_ rp_a
> ccum_int_month_8_year_ ///
> std_accum_int_month_8_year_ act_accum_int_month_8_year_ rp_
> total_balance_8_ ///
> std_total_balance_8_ ten_perc_8_year_ repay_payment_month_
> 8_year_ repay_int_pt_8_ ///
> repay_minus_int_8_ repay_princ_pt_8_ rp_interest_change_8
> _ std_payment_8_ ///
> std_int_pt_8_ std_minus_int_8_ std_princ_pt_8_ std_interest
> _change_8_ ///
> actual_payment_8_ actual_int_pt_8_ actual_princ_pt_8_ actua
> l_interest_change_8_ ///
> pts_not_equal_flag_8_ rp_post_rprinc_8_ rp_post_aint_month_
> 8_year_ ///
> std_post_rprinc_8_ std_post_aint_month_8_year_ act_post_rpr
> inc_8_ ///
> act_post_aint_month_8_year_ act_interest_forgiven_8_ ///
> rp_running_princ_bal_9_ ///
> std_running_princ_bal_9_ act_running_princ_bal_9_ rp_intere
> st_month_9_year_ ///
> std_interest_month_9_year_ act_interest_month_9_year_ rp_a
> ccum_int_month_9_year_ ///
> std_accum_int_month_9_year_ act_accum_int_month_9_year_ rp_
> total_balance_9_ ///
> std_total_balance_9_ ten_perc_9_year_ repay_payment_month_
> 9_year_ repay_int_pt_9_ ///
> repay_minus_int_9_ repay_princ_pt_9_ rp_interest_change_9
> _ std_payment_9_ ///
> std_int_pt_9_ std_minus_int_9_ std_princ_pt_9_ std_interest
> _change_9_ ///
> actual_payment_9_ actual_int_pt_9_ actual_princ_pt_9_ actua
> l_interest_change_9_ ///
> pts_not_equal_flag_9_ rp_post_rprinc_9_ rp_post_aint_month_
> 9_year_ ///
> std_post_rprinc_9_ std_post_aint_month_9_year_ act_post_rpr
> inc_9_ ///
> act_post_aint_month_9_year_ act_interest_forgiven_9_ ///
> rp_running_princ_bal_10_ ///
> std_running_princ_bal_10_ act_running_princ_bal_10_ rp_inte
> rest_month_10_year_ ///
> std_interest_month_10_year_ act_interest_month_10_year_ rp
> _accum_int_month_10_year_ ///

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```

> std_accum_int_month_10_year_ act_accum_int_month_10_year_ r
> p_total_balance_10_ ///
> std_total_balance_10_ ten_perc_10_year_ repay_payment_mont
> h_10_year_ repay_int_pt_10_ ///
> repay_minus_int_10_ repay_princ_pt_10_ rp_interest_change
> _10_ std_payment_10_ ///
> std_int_pt_10_ std_minus_int_10_ std_princ_pt_10_ std_inter
> est_change_10_ ///
> actual_payment_10_ actual_int_pt_10_ actual_princ_pt_10_ ac
> tual_interest_change_10_ ///
> pts_not_equal_flag_10_ rp_post_rprinc_10_ rp_post_aint_mont
> h_10_year_ ///
> std_post_rprinc_10_ std_post_aint_month_10_year_ act_post_r
> princ_10_ ///
> act_post_aint_month_10_year_ act_interest_forgiven_10_ ///
> rp_running_princ_bal_11_ ///
> std_running_princ_bal_11_ act_running_princ_bal_11_ rp_inte
> rest_month_11_year_ ///
> std_interest_month_11_year_ act_interest_month_11_year_ rp
> _accum_int_month_11_year_ ///
> std_accum_int_month_11_year_ act_accum_int_month_11_year_ r
> p_total_balance_11_ ///
> std_total_balance_11_ ten_perc_11_year_ repay_payment_mont
> h_11_year_ repay_int_pt_11_ ///
> repay_minus_int_11_ repay_princ_pt_11_ rp_interest_change
> _11_ std_payment_11_ ///
> std_int_pt_11_ std_minus_int_11_ std_princ_pt_11_ std_inter
> est_change_11_ ///
> actual_payment_11_ actual_int_pt_11_ actual_princ_pt_11_ ac
> tual_interest_change_11_ ///
> pts_not_equal_flag_11_ rp_post_rprinc_11_ rp_post_aint_mont
> h_11_year_ ///
> std_post_rprinc_11_ std_post_aint_month_11_year_ act_post_r
> princ_11_ ///
> act_post_aint_month_11_year_ act_interest_forgiven_11_ ///
> rp_running_princ_bal_12_ ///
> std_running_princ_bal_12_ act_running_princ_bal_12_ rp_inte
> rest_month_12_year_ ///
> std_interest_month_12_year_ act_interest_month_12_year_ rp
> _accum_int_month_12_year_ ///
> std_accum_int_month_12_year_ act_accum_int_month_12_year_ r
> p_total_balance_12_ ///
> std_total_balance_12_ ten_perc_12_year_ repay_payment_mont
> h_12_year_ repay_int_pt_12_ ///
> repay_minus_int_12_ repay_princ_pt_12_ rp_interest_change
> _12_ std_payment_12_ ///
> std_int_pt_12_ std_minus_int_12_ std_princ_pt_12_ std_inter
> est_change_12_ ///
> actual_payment_12_ actual_int_pt_12_ actual_princ_pt_12_ ac
> tual_interest_change_12_ ///
> pts_not_equal_flag_12_ rp_post_rprinc_12_ rp_post_aint_mont
> h_12_year_ ///
> std_post_rprinc_12_ std_post_aint_month_12_year_ act_post_r
> princ_12_ ///
> act_post_aint_month_12_year_ act_interest_forgiven_12_) ///
> (earnings_disc_med_earn ///
> rp_running_princ_bal_1 ///
> std_running_princ_bal_1 act_running_princ_bal_1 rp_interest
> _month_1 ///
> std_interest_month_1 act_interest_month_1 rp_accum_int_mon
> th_1 ///
> std_accum_int_month_1 act_accum_int_month_1 rp_total_balanc
> e_1 ///
> std_total_balance_1 ten_perc_1 repay_payment_month_1 repay
> e_int_pt_1 ///
> repay_minus_int_1 repay_princ_pt_1 rp_interest_change_1 s
> td_payment_1 ///
> std_int_pt_1 std_minus_int_1 std_princ_pt_1 std_interest_ch
> ange_1 ///
> actual_payment_1 actual_int_pt_1 actual_princ_pt_1 actual_i
> nterest_change_1 ///
> pts_not_equal_flag_1 rp_post_rprinc_1 rp_post_aint_month_1

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```

> ///
>                                     std_post_rprinc_1 std_post_aint_month_1 act_post_rprinc_1 /
> //
>                                     act_post_aint_month_1 act_interest_forgiven_1 ///
>                                     rp_running_princ_bal_2 ///
>                                     std_running_princ_bal_2 act_running_princ_bal_2 rp_interest
> _month_2 ///
>                                     std_interest_month_2 act_interest_month_2 rp_accum_int_mon
> th_2 ///
>                                     std_accum_int_month_2 act_accum_int_month_2 rp_total_balanc
> e_2 ///
>                                     std_total_balance_2 ten_perc_2 repaye_payment_month_2 repay
> e_int_pt_2 ///
>                                     repaye_minus_int_2 repaye_princ_pt_2 rp_interest_change_2 s
> td_payment_2 ///
>                                     std_int_pt_2 std_minus_int_2 std_princ_pt_2 std_interest_ch
> ange_2 ///
>                                     actual_payment_2 actual_int_pt_2 actual_princ_pt_2 actual_i
> nterest_change_2 ///
>                                     pts_not_equal_flag_2 rp_post_rprinc_2 rp_post_aint_month_2
> ///
>                                     std_post_rprinc_2 std_post_aint_month_2 act_post_rprinc_2 /
> //
>                                     act_post_aint_month_2 act_interest_forgiven_2 ///
>                                     rp_running_princ_bal_3 ///
>                                     std_running_princ_bal_3 act_running_princ_bal_3 rp_interest
> _month_3 ///
>                                     std_interest_month_3 act_interest_month_3 rp_accum_int_mon
> th_3 ///
>                                     std_accum_int_month_3 act_accum_int_month_3 rp_total_balanc
> e_3 ///
>                                     std_total_balance_3 ten_perc_3 repaye_payment_month_3 repay
> e_int_pt_3 ///
>                                     repaye_minus_int_3 repaye_princ_pt_3 rp_interest_change_3 s
> td_payment_3 ///
>                                     std_int_pt_3 std_minus_int_3 std_princ_pt_3 std_interest_ch
> ange_3 ///
>                                     actual_payment_3 actual_int_pt_3 actual_princ_pt_3 actual_i
> nterest_change_3 ///
>                                     pts_not_equal_flag_3 rp_post_rprinc_3 rp_post_aint_month_3
> ///
>                                     std_post_rprinc_3 std_post_aint_month_3 act_post_rprinc_3 /
> //
>                                     act_post_aint_month_3 act_interest_forgiven_3 ///
>                                     rp_running_princ_bal_4 ///
>                                     std_running_princ_bal_4 act_running_princ_bal_4 rp_interest
> _month_4 ///
>                                     std_interest_month_4 act_interest_month_4 rp_accum_int_mon
> th_4 ///
>                                     std_accum_int_month_4 act_accum_int_month_4 rp_total_balanc
> e_4 ///
>                                     std_total_balance_4 ten_perc_4 repaye_payment_month_4 repay
> e_int_pt_4 ///
>                                     repaye_minus_int_4 repaye_princ_pt_4 rp_interest_change_4 s
> td_payment_4 ///
>                                     std_int_pt_4 std_minus_int_4 std_princ_pt_4 std_interest_ch
> ange_4 ///
>                                     actual_payment_4 actual_int_pt_4 actual_princ_pt_4 actual_i
> nterest_change_4 ///
>                                     pts_not_equal_flag_4 rp_post_rprinc_4 rp_post_aint_month_4
> ///
>                                     std_post_rprinc_4 std_post_aint_month_4 act_post_rprinc_4 /
> //
>                                     act_post_aint_month_4 act_interest_forgiven_4 ///
>                                     rp_running_princ_bal_5 ///
>                                     std_running_princ_bal_5 act_running_princ_bal_5 rp_interest
> _month_5 ///
>                                     std_interest_month_5 act_interest_month_5 rp_accum_int_mon
> th_5 ///
>                                     std_accum_int_month_5 act_accum_int_month_5 rp_total_balanc
> e_5 ///
>                                     std_total_balance_5 ten_perc_5 repaye_payment_month_5 repay

```

```

> e_int_pt_5 ///
>
> td_payment_5 ///
>
> ange_5 ///
>
> nterest_change_5 ///
>
> ///
>
> //
>
> act_post_aint_month_5 act_interest_forgiven_5 ///
>
> rp_running_princ_bal_6 ///
>
> std_running_princ_bal_6 act_running_princ_bal_6 rp_interest
> _month_6 ///
>
> th_6 ///
>
> std_accum_int_month_6 act_accum_int_month_6 rp_total_balanc
> e_6 ///
>
> std_total_balance_6 ten_perc_6 repaye_payment_month_6 repay
> e_int_pt_6 ///
>
> repaye_minus_int_6 repaye_princ_pt_6 rp_interest_change_6 s
> td_payment_6 ///
>
> std_int_pt_6 std_minus_int_6 std_princ_pt_6 std_interest_ch
> ange_6 ///
>
> actual_payment_6 actual_int_pt_6 actual_princ_pt_6 actual_i
> nterest_change_6 ///
>
> pts_not_equal_flag_6 rp_post_rprinc_6 rp_post_aint_month_6
>
> ///
>
> //
>
> act_post_aint_month_6 act_interest_forgiven_6 ///
>
> rp_running_princ_bal_7 ///
>
> std_running_princ_bal_7 act_running_princ_bal_7 rp_interest
> _month_7 ///
>
> th_7 ///
>
> std_accum_int_month_7 act_accum_int_month_7 rp_total_balanc
> e_7 ///
>
> std_total_balance_7 ten_perc_7 repaye_payment_month_7 repay
> e_int_pt_7 ///
>
> repaye_minus_int_7 repaye_princ_pt_7 rp_interest_change_7 s
> td_payment_7 ///
>
> std_int_pt_7 std_minus_int_7 std_princ_pt_7 std_interest_ch
> ange_7 ///
>
> actual_payment_7 actual_int_pt_7 actual_princ_pt_7 actual_i
> nterest_change_7 ///
>
> pts_not_equal_flag_7 rp_post_rprinc_7 rp_post_aint_month_7
>
> ///
>
> //
>
> act_post_aint_month_7 act_interest_forgiven_7 ///
>
> rp_running_princ_bal_8 ///
>
> std_running_princ_bal_8 act_running_princ_bal_8 rp_interest
> _month_8 ///
>
> th_8 ///
>
> std_accum_int_month_8 act_accum_int_month_8 rp_total_balanc
> e_8 ///
>
> std_total_balance_8 ten_perc_8 repaye_payment_month_8 repay
> e_int_pt_8 ///
>
> repaye_minus_int_8 repaye_princ_pt_8 rp_interest_change_8 s
> td_payment_8 ///
>
> std_int_pt_8 std_minus_int_8 std_princ_pt_8 std_interest_ch
> ange_8 ///
>
> actual_payment_8 actual_int_pt_8 actual_princ_pt_8 actual_i
> nterest_change_8 ///
>
> pts_not_equal_flag_8 rp_post_rprinc_8 rp_post_aint_month_8
>
> ///
>
> //
>
> std_post_rprinc_8 std_post_aint_month_8 act_post_rprinc_8 /
>
> act_post_aint_month_8 act_interest_forgiven_8 ///

```

```

> rp_running_princ_bal_9 ///
> std_running_princ_bal_9 act_running_princ_bal_9 rp_interest
> _month_9 ///
> std_interest_month_9 act_interest_month_9 rp_accum_int_mon
> th_9 ///
> std_accum_int_month_9 act_accum_int_month_9 rp_total_balanc
> e_9 ///
> std_total_balance_9 ten_perc_9 repaye_payment_month_9 repay
> e_int_pt_9 ///
> repaye_minus_int_9 repaye_princ_pt_9 rp_interest_change_9 s
> td_payment_9 ///
> std_int_pt_9 std_minus_int_9 std_princ_pt_9 std_interest_ch
> ange_9 ///
> actual_payment_9 actual_int_pt_9 actual_princ_pt_9 actual_i
> nterest_change_9 ///
> pts_not_equal_flag_9 rp_post_rprinc_9 rp_post_aint_month_9
> ///
> std_post_rprinc_9 std_post_aint_month_9 act_post_rprinc_9 /
> //
> act_post_aint_month_9 act_interest_forgiven_9 ///
> rp_running_princ_bal_10 ///
> std_running_princ_bal_10 act_running_princ_bal_10 rp_intere
> st_month_10 ///
> std_interest_month_10 act_interest_month_10 rp_accum_int_m
> onth_10 ///
> std_accum_int_month_10 act_accum_int_month_10 rp_total_bala
> nce_10 ///
> std_total_balance_10 ten_perc_10 repaye_payment_month_10 re
> paye_int_pt_10 ///
> repaye_minus_int_10 repaye_princ_pt_10 rp_interest_change_1
> 0 std_payment_10 ///
> std_int_pt_10 std_minus_int_10 std_princ_pt_10 std_interest
> _change_10 ///
> actual_payment_10 actual_int_pt_10 actual_princ_pt_10 actua
> l_interest_change_10 ///
> pts_not_equal_flag_10 rp_post_rprinc_10 rp_post_aint_month_
> 10 ///
> std_post_rprinc_10 std_post_aint_month_10 act_post_rprinc_1
> 0 ///
> act_post_aint_month_10 act_interest_forgiven_10 ///
> rp_running_princ_bal_11 ///
> std_running_princ_bal_11 act_running_princ_bal_11 rp_intere
> st_month_11 ///
> std_interest_month_11 act_interest_month_11 rp_accum_int_m
> onth_11 ///
> std_accum_int_month_11 act_accum_int_month_11 rp_total_bala
> nce_11 ///
> std_total_balance_11 ten_perc_11 repaye_payment_month_11 re
> paye_int_pt_11 ///
> repaye_minus_int_11 repaye_princ_pt_11 rp_interest_change_1
> 1 std_payment_11 ///
> std_int_pt_11 std_minus_int_11 std_princ_pt_11 std_interest
> _change_11 ///
> actual_payment_11 actual_int_pt_11 actual_princ_pt_11 actua
> l_interest_change_11 ///
> pts_not_equal_flag_11 rp_post_rprinc_11 rp_post_aint_month_
> 11 ///
> std_post_rprinc_11 std_post_aint_month_11 act_post_rprinc_1
> 1 ///
> act_post_aint_month_11 act_interest_forgiven_11 ///
> rp_running_princ_bal_12 ///
> std_running_princ_bal_12 act_running_princ_bal_12 rp_intere
> st_month_12 ///
> std_interest_month_12 act_interest_month_12 rp_accum_int_m
> onth_12 ///
> std_accum_int_month_12 act_accum_int_month_12 rp_total_bala
> nce_12 ///
> std_total_balance_12 ten_perc_12 repaye_payment_month_12 re
> paye_int_pt_12 ///
> repaye_minus_int_12 repaye_princ_pt_12 rp_interest_change_1
> 2 std_payment_12 ///
> std_int_pt_12 std_minus_int_12 std_princ_pt_12 std_interest

```

```

> _change_12 ///
> actual_payment_12 actual_int_pt_12 actual_princ_pt_12 actua
> l_interest_change_12 ///
> pts_not_equal_flag_12 rp_post_rprinc_12 rp_post_aint_month_
> 12 ///
> std_post_rprinc_12 std_post_aint_month_12 act_post_rprinc_1
> 2 ///
> act_post_aint_month_12 act_interest_forgiven_12 )
r; t=0.12 16:20:18

```

```

762
763 *Reshape
764 reshape long rp_running_princ_bal_ ///
> std_running_princ_bal_ act_running_princ_bal_ rp_interest_m
> onth_ ///
> std_interest_month_ act_interest_month_ rp_accum_int_month
> _ ///
> std_accum_int_month_ act_accum_int_month_ rp_total_balance_
> ///
> std_total_balance_ ten_perc_ repaye_payment_month_ repaye_i
> nt_pt_ ///
> repaye_minus_int_ repaye_princ_pt_ rp_interest_change_ std_
> payment_ ///
> std_int_pt_ std_minus_int_ std_princ_pt_ std_interest_chang
> e_ ///
> actual_payment_ actual_int_pt_ actual_princ_pt_ actual_inte
> rest_change_ ///
> pts_not_equal_flag_ rp_post_rprinc_ rp_post_aint_month_ ///
> std_post_rprinc_ std_post_aint_month_ act_post_rprinc_ ///
> act_post_aint_month_ act_interest_forgiven_, i(opciplev_yea
> r) j(month)
(note: j = 1 2 3 4 5 6 7 8 9 10 11 12)

```

Data	wide	->	long
Number of obs.	163840	->	2.0e+06
Number of variables	453	->	80
j variable (12 values)		->	month
xij variables:			
rp_running_princ_bal_1 rp_running_princ_bal_2 ... rp_running_princ_bal_12->rp_running_			
> princ_bal_			
std_running_princ_bal_1 std_running_princ_bal_2 ... std_running_princ_bal_12->std_runn			
> ing_princ_bal_			
act_running_princ_bal_1 act_running_princ_bal_2 ... act_running_princ_bal_12->act_runn			
> ing_princ_bal_			
rp_interest_month_1 rp_interest_month_2 ... rp_interest_month_12->rp_interest_month_			
std_interest_month_1 std_interest_month_2 ... std_interest_month_12->std_interest_mont			
> h_			
act_interest_month_1 act_interest_month_2 ... act_interest_month_12->act_interest_mont			
> h_			
rp_accum_int_month_1 rp_accum_int_month_2 ... rp_accum_int_month_12->rp_accum_int_mont			
> h_			
std_accum_int_month_1 std_accum_int_month_2 ... std_accum_int_month_12->std_accum_int_			
> month_			
act_accum_int_month_1 act_accum_int_month_2 ... act_accum_int_month_12->act_accum_int_			
> month_			
rp_total_balance_1 rp_total_balance_2 ... rp_total_balance_12->rp_total_balance_			
std_total_balance_1 std_total_balance_2 ... std_total_balance_12->std_total_balance_			
ten_perc_1 ten_perc_2 ... ten_perc_12 -> ten_perc_			
repaye_payment_month_1 repaye_payment_month_2 ... repaye_payment_month_12->repaye_paym			
> ent_month_			
repaye_int_pt_1 repaye_int_pt_2 ... repaye_int_pt_12->repaye_int_pt_			
repaye_minus_int_1 repaye_minus_int_2 ... repaye_minus_int_12->repaye_minus_int_			
repaye_princ_pt_1 repaye_princ_pt_2 ... repaye_princ_pt_12->repaye_princ_pt_			
rp_interest_change_1 rp_interest_change_2 ... rp_interest_change_12->rp_interest_chang			
> e_			
std_payment_1 std_payment_2 ... std_payment_12->std_payment_			
std_int_pt_1 std_int_pt_2 ... std_int_pt_12->std_int_pt_			
std_minus_int_1 std_minus_int_2 ... std_minus_int_12->std_minus_int_			
std_princ_pt_1 std_princ_pt_2 ... std_princ_pt_12->std_princ_pt_			
std_interest_change_1 std_interest_change_2 ... std_interest_change_12->std_interest_c			
> hange_			

```

actual_payment_1 actual_payment_2 ... actual_payment_12->actual_payment_
actual_int_pt_1 actual_int_pt_2 ... actual_int_pt_12->actual_int_pt
actual_princ_pt_1 actual_princ_pt_2 ... actual_princ_pt_12->actual_princ_pt
actual_interest_change_1 actual_interest_change_2 ... actual_interest_change_12->actua
> l_interest_change
pts_not_equal_flag_1 pts_not_equal_flag_2 ... pts_not_equal_flag_12->pts_not_equal fla
> g
rp_post_rprinc_1 rp_post_rprinc_2 ... rp_post_rprinc_12->rp_post_rprinc
rp_post_aint_month_1 rp_post_aint_month_2 ... rp_post_aint_month_12->rp_post_aint_mont
> h
std_post_rprinc_1 std_post_rprinc_2 ... std_post_rprinc_12->std_post_rprinc
std_post_aint_month_1 std_post_aint_month_2 ... std_post_aint_month_12->std_post_aint_
> month
act_post_rprinc_1 act_post_rprinc_2 ... act_post_rprinc_12->act_post_rprinc
act_post_aint_month_1 act_post_aint_month_2 ... act_post_aint_month_12->act_post_aint_
> month
act_interest_forgiven_1 act_interest_forgiven_2 ... act_interest_forgiven_12->act_inte
> rest_forgiven_

```

```
r; t=79.12 16:21:37
```

```

765
766
767      *Rename variables to drop_month suffix
      rename (rp_running_princ_bal_ ///
>          std_running_princ_bal_ act_running_princ_bal_ rp_interest_m
> onth_ ///
>          std_interest_month_ act_interest_month_ rp_accum_int_month
> _ ///
>          std_accum_int_month_ act_accum_int_month_ rp_total_balance_
> ///
>          std_total_balance_ ten_perc_ repaye_payment_month_ repaye_i
> nt_pt_ ///
>          repaye_minus_int_ repaye_princ_pt_ rp_interest_change_ std_
> payment_ ///
>          std_int_pt_ std_minus_int_ std_princ_pt_ std_interest_chang
> e_ ///
>          actual_payment_ actual_int_pt_ actual_princ_pt_ actual_inte
> rest_change_ ///
>          pts_not_equal_flag_ rp_post_rprinc_ rp_post_aint_month_ ///
>          std_post_rprinc_ std_post_aint_month_ act_post_rprinc_ ///
>          act_post_aint_month_ act_interest_forgiven_) ///
>          (rp_running_princ_bal_ ///
>          std_running_princ_bal_ act_running_princ_bal_ rp_interest ///
>
>          std_interest_ act_interest_ rp_accum_int_ ///
>          std_accum_int_ act_accum_int_ rp_total_balance_ ///
>          std_total_balance_ ten_perc_ repaye_payment_ repaye_int_pt_ ///
>          repaye_minus_int_ repaye_princ_pt_ rp_interest_change_ std_pay
> ment_ ///
>          std_int_pt_ std_minus_int_ std_princ_pt_ std_interest_change_ /
> //
>          actual_payment_ actual_int_pt_ actual_princ_pt_ actual_interes
> t_change_ ///
>          pts_not_equal_flag_ rp_post_rprinc_ rp_post_aint_ ///
>          std_post_rprinc_ std_post_aint_ act_post_rprinc_ ///
>          act_post_aint_ act_interest_forgiven)
r; t=0.01 16:21:37

```

```

768
769      destring level_code, replace
level_code: all characters numeric; replaced as byte
r; t=5.21 16:21:43

```

```

770
771             *Save this for the grad data only
772             saveold "${ge_data}loan_dynamics_calcs_long_nongrad.dta", replace
(saving in Stata 13 format)
(FYI, saveold has options version(12) and version(11) that write files in older
Stata formats)
(note: file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_nongrad.dta n
> ot found)
file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_nongrad.dta saved
r; t=0.78 16:21:43

773
774
775
776
end of do-file
r; t=530.46 16:21:43

777
778
779
780
781             *Start with a basis of the grad data
782             use "${ge_data}loan_dynamics_calcs_long_grad.dta", clear
r; t=0.02 16:21:43

783
784             *Append the nongrad file to our grad file
785             append using "${ge_data}loan_dynamics_calcs_long_nongrad.dta"
r; t=4.52 16:21:48

786
787
788             saveold "${ge_data}loan_dynamics_calcs_long_all.dta", replace
(saving in Stata 13 format)
(FYI, saveold has options version(12) and version(11) that write files in older
Stata formats)
(note: file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_all.dta not f
> ound)
file /home/ubuntu/CAP/Replication Folder/loan_dynamics_calcs_long_all.dta saved
r; t=0.83 16:21:49

789
790             *****
791             * After Running the Original Calculations, commenting can stop here
792             *****/
793             use "${ge_data}loan_dynamics_calcs_long_all.dta", clear
r; t=0.38 16:21:49

794
795             deststring opciplev, replace
opciplev: all characters numeric; replaced as double
r; t=5.95 16:21:55

796
797             format opciplev %40.0f
r; t=0.00 16:21:55

798
799             ***Now Set Up Panel

```

```

800
801      *Set true year and months, in terms of true payment year (starting w
> ith 2013)
802      gen real_year = 2013 if year==1
      (1,995,936 missing values generated)
      r; t=0.26 16:21:55

803      replace real_year = (year-1)+2013
      (1,995,936 real changes made)
      r; t=0.29 16:21:56

804
805      *Set date in machine readable form
806      gen modate = ym(real_year, month)
      r; t=0.18 16:21:56

807
808      *Now make it human readable
809      gen date_fixed = modate
      r; t=0.14 16:21:56

810      format %tm date_fixed
      r; t=0.00 16:21:56

811
812      *Drop the real year variable
813      drop real_year
      r; t=0.07 16:21:56

814
815      *Destring ID because xtset requires it
816      destring opciplev, replace
      opciplev already numeric; no replace
      r; t=0.01 16:21:56

817
818      *Panel set the data
819      xtset opciplev modate
      panel variable: opciplev (unbalanced)
      time variable: modate, 636 to 935
      delta: 1 unit
      r; t=5.83 16:22:02

820
821      *Create a month count across all years
822      bys opciplev: gen month_count = _n
      r; t=0.34 16:22:02

823
824      *Calculate the years in which students payoff
825      by opciplev (month_count), sort: gen rp_payoff_year = ///
>      sum(rp_post_rprinc==0)==1 & sum(rp_post_rprinc[_n-1]
>      ==0)==0
      r; t=0.72 16:22:03

826      by opciplev (month_count), sort: gen std_payoff_year = ///
>      sum(std_post_rprinc==0)==1 & sum(std_post_rprinc[_n-
>      1]==0)==0
      r; t=0.47 16:22:03

```

```

827             by opciplev (month_count), sort: gen act_payoff_year = ///
>             sum(act_post_rprinc==0)==1 & sum(act_post_rprinc[_n-
> 1]==0)==0
r; t=0.48 16:22:04

828
829             *Create an indicator for if the school ever pays off
830             egen rp_payoff_year_sum = total(rp_payoff_year), by(opciplev)
r; t=2.05 16:22:06

831             egen std_payoff_year_sum = total(std_payoff_year), by(opciplev)
r; t=2.04 16:22:08

832             egen act_payoff_year_sum = total(act_payoff_year), by(opciplev)
r; t=2.05 16:22:10

833
834             *Create a OPCIPLEV tag
835             egen prog_tag = tag(opciplev)
r; t=1.87 16:22:12

836
837             *Calculate the total of interest payments, principal payments, & ove
> rall payments
838             egen repay_total_interest_paid = total(repaye_int_pt), by(opciplev)
r; t=2.08 16:22:14

839             egen std_total_interest_paid = total(std_int_pt), by(opciplev)
r; t=2.08 16:22:16

840             egen actual_total_interest_paid = total(actual_int_pt), by(opciplev)
r; t=2.07 16:22:18

841
842             *Generate total principal paid under standard, REPAYE, & actual
843             egen repay_total_principal_paid = total(repaye_princ_pt), by(opciplev)
> ev)
r; t=2.08 16:22:20

844             egen std_total_principal_paid = total(std_princ_pt), by(opciplev)
r; t=2.11 16:22:22

845             egen actual_total_principal_paid = total(actual_princ_pt), by(opciplev)
> ev)
r; t=2.68 16:22:25

846
847             *Generate total paid under standard, REPAYE, & actual
848             egen repay_total_paid = total(repaye_payment), by(opciplev)
r; t=2.12 16:22:27

849             egen std_total_paid = total(std_payment), by(opciplev)
r; t=2.12 16:22:29

850             egen actual_total_paid = total(actual_payment), by(opciplev)
r; t=2.11 16:22:32

851
852             gen rp_payoff_month = month_count if rp_payoff_year
(2,097,168 missing values generated)
r; t=0.25 16:22:32

```



```

853      gen std_payoff_month = month_count if std_payoff_year
      (2,092,411 missing values generated)
      r; t=0.25 16:22:32

854      gen act_payoff_month = month_count if act_payoff_year
      (2,097,171 missing values generated)
      r; t=0.24 16:22:32

855
856      ***Do some final calculations with discounting
857
858      /*Set two different interest rates as a bounding exercise
      >
      >          Using same interest rates from GAO interest rate report:
      >          http://www.gao.gov/assets/670/660548.pdf
      >
      >          */
859      local discount_rate_fav = .028
      r; t=0.00 16:22:32

860      local discount_rate_unfav = .05
      r; t=0.00 16:22:32

861
862      *Discount the actual payment, and its parts under favorable
      > DR
863      gen pdv_act_payment_fav = actual_payment/((1+(`discount_rate
      > _fav'/12))^month_count)
      r; t=0.44 16:22:33

864      gen pdv_act_int_pay_fav = actual_int_pt/((1+(`discount_rate_
      > fav'/12))^month_count)
      r; t=0.41 16:22:33

865      gen pdv_act_princ_pay_fav = actual_princ_pt/((1+(`discount_r
      > ate_fav '/12))^month_count)
      r; t=0.43 16:22:34

866
867      *Discount the actual payment, and its parts under unfavorabl
      > e DR
868      gen pdv_act_payment_unfav = actual_payment/((1+(`discount_ra
      > te_unfav'/12))^month_count)
      r; t=0.41 16:22:34

869      gen pdv_act_int_pay_unfav = actual_int_pt/((1+(`discount_rat
      > e_unfav'/12))^month_count)
      r; t=0.41 16:22:34

870      gen pdv_act_princ_pay_unfav = actual_princ_pt/((1+(`discount
      > _rate_unfav '/12))^month_count)
      r; t=0.42 16:22:35

871
872      *Discount the standard payment, and its parts under favorabl
      > e DR
873      gen pdv_std_payment_fav = std_payment/((1+(`discount_rate_fa
      > v'/12))^month_count)
      r; t=0.42 16:22:35

```

```

874          gen pdv_std_int_pay_fav = std_int_pt/((1+(`discount_rate_fav
> '/12))^month_count)
r; t=0.43 16:22:36

875          gen pdv_std_princ_pay_fav = std_princ_pt/((1+(`discount_rate
> _fav '/12))^month_count)
r; t=0.41 16:22:36

876          *Discount the standard payment, and its parts under unfavora
877          > ble DR
878          gen pdv_std_payment_unfav = std_payment/((1+(`discount_rate_
> unfav'/12))^month_count)
r; t=1.07 16:22:37

879          gen pdv_std_int_pay_unfav = std_int_pt/((1+(`discount_rate_u
> nfav'/12))^month_count)
r; t=0.42 16:22:38

880          gen pdv_std_princ_pay_unfav = std_princ_pt/((1+(`discount_ra
> te_unfav '/12))^month_count)
r; t=0.41 16:22:38

881          *Figure out discounted value of forgiven interest in each mo
882          > nth
883          gen pdv_int_forg_fav = act_interest_forgiven/((1+(`discount_
> rate_fav '/12))^month_count)
(1,683,987 missing values generated)
r; t=0.44 16:22:38

884          gen pdv_int_forg_unfav = act_interest_forgiven/((1+(`discoun
> t_rate_unfav '/12))^month_count)
(1,683,987 missing values generated)
r; t=0.44 16:22:39

885          *Sum up all of the discounted payment amounts under standard & actua
886          > l repayment schemes
887          egen total_payment_act_fav = total(pdv_act_payment_fav), by(opciple
> )
r; t=2.10 16:22:41

888          egen total_payment_std_fav = total(pdv_std_payment_fav), by(opciple
> )
r; t=2.08 16:22:43

889          egen total_payment_act_unfav = total(pdv_act_payment_unfav), by(opci
> plev)
r; t=2.10 16:22:45

890          egen total_payment_std_unfav = total(pdv_std_payment_unfav), by(opci
> plev)
r; t=2.08 16:22:47

891          *Calculate difference between standard & actual payments (favorable)
892          gen fav_dif = total_payment_act_fav-total_payment_std_fav
893          r; t=0.25 16:22:48

```

```

894
895             *Calculate difference between standard & actual payments (unfavorabl
> e)
896             gen unfav_dif = total_payment_act_unfav-total_payment_std_unfav
r; t=0.24 16:22:48

897
898             *Calculate difference between discounted total paid & original balan
> ce (favorable)
899             gen fav_princ_dif = total_payment_act_fav-principal_balance
(346,980 missing values generated)
r; t=0.26 16:22:48

900
901             *Calculate difference between discounted total paid & original balan
> ce (unfavorable)
902             gen unfav_princ_dif = total_payment_act_unfav-principal_balance
(346,980 missing values generated)
r; t=0.25 16:22:48

903
904             *Traditional forgiveness measure = remaining principal + remaining i
> nterest
905             gen act_total_int_princ_left = act_running_princ_bal_orig+act_accum_
> excess_interest
(346,980 missing values generated)
r; t=0.28 16:22:49

906
907             *Calculate discounted versions of traditional forgiveness am
> ount
908             egen max_year = max(year), by(opciplev)
r; t=2.32 16:22:51

909             gen act_total_int_princ_fav = act_total_int_princ_left/((1+(
> `discount_rate_fav '))^(max_year)
(346,980 missing values generated)
r; t=0.31 16:22:51

910             gen act_total_int_princ_unfav = act_total_int_princ_left/((1
> +(`discount_rate_fav '))^(max_year)
(346,980 missing values generated)
r; t=0.31 16:22:52

911
912             *Calculate total interest forgiven on a monthly basis
913             egen tot_monthly_int_forgiven = total(act_interest_forgiven), by(opc
> iplev)
r; t=2.89 16:22:54

914
915             *And discounted versions of same
916             egen tot_monthly_int_forg_fav = total(pdv_int_forg_fav), by(
> opciplev)
r; t=2.21 16:22:57

917             egen tot_monthly_int_forg_unfav = total(pdv_int_forg_unfav),
> by(opciplev)
r; t=2.20 16:22:59

```

```

918
919      *Traditional forgiveness measure plus forgiven interest
920      gen total_trad_forgiven = act_total_int_princ_left + tot_monthly_int
>   forgiven
(346,980 missing values generated)
r; t=0.26 16:22:59

921
922      *Calculate Subsidy Cost for REPAYE and Standard plans
923      gen tot_act_repaid_minus_princ_fav = principal_balance-total_payment
>   act_fav
(346,980 missing values generated)
r; t=0.26 16:22:59

924      gen tot_std_repaid_minus_princ_fav = principal_balance-total_payment
>   std_fav
(346,980 missing values generated)
r; t=0.27 16:23:00

925
926      gen tot_act_repaid_minus_princ_unfav = principal_balance-total_payme
>   nt_act_unfav
(346,980 missing values generated)
r; t=0.26 16:23:00

927      gen tot_std_repaid_minus_princ_unfav = principal_balance-total_payme
>   nt_std_unfav
(346,980 missing values generated)
r; t=0.26 16:23:00

928
929      *****
930      * Make Tables & Graphs
931      *****
932
933      *Recode pass_zone_fail for graph making
934      replace pass_zone_fail = strproper(pass_zone_fail)
(2,099,580 real changes made)
r; t=0.51 16:23:01

935      replace pass_zone_fail = "Failing" if pass_zone_fail=="Fail"
>
variable pass_zone_fail was str4 now str7
(194,460 real changes made)
r; t=1.10 16:23:02

936      replace pass_zone_fail = "Passing" if pass_zone_fail=="Pass"
>
(1,606,380 real changes made)
r; t=0.54 16:23:02

937      replace pass_zone_fail = "In Zone" if pass_zone_fail=="Zone"
>
(298,740 real changes made)
r; t=0.37 16:23:03

938
939      destring level_code, replace
level_code already numeric; no replace
r; t=0.00 16:23:03

```

```

940          label values level_code level_code
941      r; t=0.00 16:23:03

941
942
943      *Create an indicator for non-passing programs, so we can calculate t
944      > he costs just for these programs
944      gen non_pass_prog = pass_zone_fail!="Passing" & !missing(pass_zone_f
945      > ail)
946      r; t=0.46 16:23:03

945
946      *Now create a tag for these two groups
947      egen non_pass_tag = tag(non_pass_prog)
948      r; t=7.51 16:23:11

948
949      ***** Tables *****
950
951      *Table 1:
952      tabstat prog_tag part_fin_hard if prog_tag, stat(sum) by(pass_zone_f
953      > ail) save

Summary statistics: sum
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail |      prog_tag      part_f~d
-----|-----
      Failing      803      803
      In Zone      1239      1239
      Passing      6595      3804
-----|-----
      Total      8637      5846

r; t=5.15 16:23:16

953      tabstatmat tabla, nototal

tabla[3,2]
      prog_tag      part_fin_hard
Failing:sum      803      803
In Zone:sum      1239      1239
Passing:sum      6595      3804
r; t=0.00 16:23:16

954
955      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("Tabl
956      > e 1") modify
957      r; t=0.07 16:23:16

956
957      putexcel B3 = ("Table 1")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.06 16:23:16

958      putexcel B4 = ("Students with typical earnings and debt at all faili
959      > ng & zone programs qualify for a partial financial hardship")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:23:16

```

```

959      putexcel B5 = ("Number of programs and students at programs with par
> tial financial hardship, by program status")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:16

960      putexcel B6 = ("Panel A")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:16

961      putexcel B7 = ("Program Status")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:23:16

962      putexcel B8 = ("Failing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:16

963      putexcel B9 = ("In Zone")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:16

964      putexcel B10 = ("Passing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:16

965      putexcel C7 = ("Number of Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:16

966      putexcel D7 = ("Number of Programs with Partial Financial Hardship")
>
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:16

967
968      putexcel C8 = matrix(tabla)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:23:16

969
970      tabstat prog_tag part_fin_hard if prog_tag, stat(sum) by(pass_zone_f
> ail) save

Summary statistics: sum
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail | prog_tag part_f~d
-----|-----|-----
Failing        |      803      803
In Zone        |     1239     1239
Passing        |     6595     3804
-----|-----|-----
Total          |     8637     5846

r; t=5.49 16:23:22

971      tabstatmat tab1b, nototal

tab1b[3,2]
      prog_tag part_fin_hard
Failing:sum      803      803
In Zone:sum     1239     1239
Passing:sum     6595     3804
r; t=0.00 16:23:22

```

```

972
973          putexcel B11 = ("Panel B")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:22

```

```

974
975          tabstat stu_count if prog_tag, stat(sum) by(pass_zone_fail) save

```

Summary for variables: stu_count
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail	sum
Failing	115985
In Zone	243242
Passing	834045
Total	1193272

```
r; t=5.14 16:23:27
```

```

976          tabstatmat tab2a, nototal

```

```

tab2a[3,1]
          stu_count
Failing:sum    115985
In Zone:sum    243242
Passing:sum    834045
r; t=0.00 16:23:27

```

```

977
978          tabstat stu_count if prog_tag & part_fin_hard, stat(sum) by(pass_zon
> e_fail) save

```

Summary for variables: stu_count
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail	sum
Failing	115985
In Zone	243242
Passing	615946
Total	975173

```
r; t=5.02 16:23:32
```

```

979          tabstatmat tab2b, nototal

```

```

tab2b[3,1]
          stu_count
Failing:sum    115985
In Zone:sum    243242
Passing:sum    615946
r; t=0.00 16:23:32

```

```

980
981          putexcel C13 = matrix(tab2a)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:23:32

```

```

982
983         putexcel B12 = ("Program Status")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:32

984         putexcel B13 = ("Failing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:32

985         putexcel B14 = ("In Zone")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:23:32

986         putexcel B15 = ("Passing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.00 16:23:32

987         putexcel C12 = ("Number of Students")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:32

988         putexcel D12 = ("Number of Students at Programs with Partial Financi
> al Hardship")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:32

989
990         putexcel D13 = matrix(tab2b)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:32

991
992         putexcel B16 = ("Source: Authors' calculations using the gainful emp
> loyment data for the 2015 debt measure year and a poverty line calculated using the
> 2014 Health and Human Services poverty guidelines.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:32

993         putexcel B18 = ("Note: Typical earnings is defined as the higher of
> a school's mean or median earnings, while typical debt is the median debt for the sch
> ool. A program is considered to have a partial financial hardship if a student with
> typical earnings and debt from that program would qualify for a partial financial ha
> rdship.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.04 16:23:32

994
995         *Table 2:
996         gen control = .
(2,099,580 missing values generated)
r; t=0.25 16:23:32

997         replace control = 1 if type_control=="PUBLIC 2 TO 3 YEARS" |
> ///
>                                     type_control=="PUBLI
> C 4 YEARS OR MORE" | ///
>                                     type_control=="PUBLI
> C LESS THAN 2 YEARS"
(586,800 real changes made)
r; t=0.75 16:23:33

```



```

998             replace control = 2 if type_control=="PRIVATE, NOT-FOR-PROFI
> T 2 TO 3 YEARS" | ///
>
> TE, NOT-FOR-PROFIT 4 YEARS OR MORE" | ///
>
> TE, NOT-FOR-PROFIT LESS THAN 2 YEARS"
(100,800 real changes made)
r; t=0.77 16:23:34

999             replace control = 3 if type_control=="PROPRIETARY 2 TO 3 YEA
> RS" | ///
>
> IETARY 4 YEARS OR MORE" | ///
>
> IETARY LESS THAN 2 YEARS"
(1,278,480 real changes made)
r; t=0.85 16:23:35

1000
1001             label define control 1 "Public" 2 "Private, Non-Profit" 3 "Private,
> For-Profit"
r; t=0.00 16:23:35

1002             label values control control
r; t=0.00 16:23:35

1003
1004             *Calculate how much more a typical student would need to earn to avo
> id a partial financial hardship
1005             *This amount equals the difference between discretionary med
> ian earnings & 10 times standard payment
1006             gen dist_from_no_pfh = (standard_payment*10*12)-disc_med_earn if mon
> th==1 & year==1
(2,092,387 missing values generated)
r; t=0.28 16:23:35

1007
1008             replace dist_from_no_pfh = 0 if dist_from_no_pfh<0
(1,345 real changes made)
r; t=0.15 16:23:35

1009
1010             gen dist_more_than_10 = dist_from_no_pfh>10000 & !missing(dist_from_
> no_pfh)
r; t=0.29 16:23:35

1011             gen dist_more_than_20 = dist_from_no_pfh>20000 & !missing(dist_from_
> no_pfh)
r; t=0.30 16:23:36

1012             gen dist_more_than_30 = dist_from_no_pfh>30000 & !missing(dist_from_
> no_pfh)
r; t=0.29 16:23:36

1013
1014             putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("Tabl
> e 2") modify
r; t=0.00 16:23:36

1015

```

```

1016         putexcel B3 = ("Table 2")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.02 16:23:36

1017         putexcel B4 = ("Students with typical earnings & debt at many progra
> ms would need to earn significantly more to avoid qualifying for IDR ")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.01 16:23:36

1018         putexcel B5 = ("The earnings boost necessary to lift students out of
> a partial financial hardship, by sector")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.01 16:23:36

1019
1020         putexcel B6 = ("Panel A: Program-weighted results")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.03 16:23:36

1021         putexcel C7 = ("Number of Non-Passing Programs with Partial Financia
> l Hardship")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.02 16:23:36

1022         putexcel D7 = ("Number of Programs that would need at least this amo
> unt of money to avoid a partial financial hardship")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.01 16:23:36

1023
1024         putexcel D8 = (">$10,000")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.01 16:23:36

1025         putexcel E8 = (">$20,000")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.02 16:23:36

1026         putexcel F8 = (">$30,000")
        file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
        r; t=0.01 16:23:36

1027
1028         tabstat part_fin_hard dist_more_than_10 dist_more_than_20 dist_more_
> than_30 if month==1 & year==1 & non_pass_prog, stat(sum) by(control) save

Summary statistics: sum
by categories of: control

```

control	part_f~d	dist_~10	dist_~20	dist_~30
Public	9	6	1	0
Private, Non-Pro	78	77	17	1
Private, For-Pro	1903	1870	1043	468
Total	1990	1953	1061	469

```

        r; t=5.31 16:23:41

1029         tabstatmat tab3a, nototal

        tab3a[3,4]
                part_fin_hard  dist_more_than_10  dist_more_than_20  dis
> t_more_than_30
        Public:sum                9                6                1
>                0
        Private, Non-Profit:sum      78                77                17
>                1
        Private, For-Profit:sum    1903            1870            1043
>                468
        r; t=0.00 16:23:41

```

```

1030
1031      putexcel C9 = matrix(tab3a)
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.01 16:23:41

1032
1033      putexcel B9 = ("Public")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.01 16:23:41

1034      putexcel B10 = ("Private Nonprofit")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.02 16:23:41

1035      putexcel B11 = ("Private For-Profit")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.01 16:23:42

1036
1037      putexcel B12 = ("Panel B: Student-weighted results")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.03 16:23:42

1038
1039      tabstat stu_count if part_fin_hard & month==1 & year==1 & non_pass_p
      > rog, stat(sum) by(control) save

      Summary for variables: stu_count
      by categories of: control



| control          | sum           |
|------------------|---------------|
| Public           | <b>423</b>    |
| Private, Non-Pro | <b>18008</b>  |
| Private, For-Pro | <b>334340</b> |
| Total            | <b>352771</b> |



      r; t=5.07 16:23:47

1040      tabstatmat tab3b, nototal

      tab3b[3,1]



|                         | stu_count     |
|-------------------------|---------------|
| Public:sum              | <b>423</b>    |
| Private, Non-Profit:sum | <b>18008</b>  |
| Private, For-Profit:sum | <b>334340</b> |



      r; t=0.00 16:23:47

1041
1042      putexcel C15 = matrix(tab3b)
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.01 16:23:47

1043
1044      tabstat stu_count if dist_more_than_10 & month==1 & year==1 & non_pa
      > ss_prog, stat(sum) by(control) save

      Summary for variables: stu_count
      by categories of: control



| control          | sum           |
|------------------|---------------|
| Public           | <b>297</b>    |
| Private, Non-Pro | <b>17939</b>  |
| Private, For-Pro | <b>332148</b> |
| Total            | <b>350384</b> |



      r; t=4.90 16:23:52

```

```
1045          tabstatmat tab3c, nototal
```

```
tab3c[3,1]
          stu_count
          Public:sum    297
Private, Non-Profit:sum 17939
Private, For-Profit:sum 332148
r; t=0.00 16:23:52
```

```
1046
```

```
1047          putexcel D15 = matrix(tab3c)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:52
```

```
1048
```

```
1049          tabstat stu_count if dist_more_than_20 & month==1 & year==1 & non_pa
> ss_prog, stat(sum) by(control) save
```

```
Summary for variables: stu_count
by categories of: control
```

control	sum
Public	31
Private, Non-Pro	1183
Private, For-Pro	190334
Total	191548

```
r; t=4.89 16:23:56
```

```
1050          tabstatmat tab3d, nototal
```

```
tab3d[3,1]
          stu_count
          Public:sum    31
Private, Non-Profit:sum 1183
Private, For-Profit:sum 190334
r; t=0.00 16:23:56
```

```
1051
```

```
1052          putexcel E15 = matrix(tab3d)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:23:56
```

```
1053
```

```
1054          tabstat stu_count if dist_more_than_30 & month==1 & year==1 & non_pa
> ss_prog, stat(sum) by(control) save
```

```
Summary for variables: stu_count
by categories of: control
```

control	sum
Private, Non-Pro	38
Private, For-Pro	91900
Total	91938

```
r; t=4.67 16:24:01
```

```

1055          tabstatmat tab3e, nototal

          tab3e[2,1]
          stu_count
Private, Non-Profit:sum      38
Private, For-Profit:sum    91900
r; t=0.00 16:24:01

1056
1057          putexcel F16 = matrix(tab3e)
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1058
1059          putexcel B15 = ("Public")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:01

1060          putexcel B16 = ("Nonprofit")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.03 16:24:01

1061          putexcel B17 = ("For-profit")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1062
1063          putexcel C13 = ("Number of Students at Non-Passing Programs with Par
> tial Financial Hardship")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1064          putexcel D13 = ("Number of Students at Programs that would need at l
> east this amount of money to avoid a partial financial hardship")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1065          putexcel D14 = (">$10,000")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.04 16:24:01

1066          putexcel E14 = (">$20,000")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1067          putexcel F14 = (">$30,000")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1068
1069          putexcel B15 = ("Public")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1070          putexcel B16 = ("Nonprofit")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1071          putexcel B17 = ("For-profit")
          file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:01

```

```

1072
1073
1074      putexcel B18 = ("Source: Authors' calculations using the gainful emp
> loyment data for the 2015 debt measure year and a poverty line calculated using the
> 2014 Health and Human Services poverty guidelines.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.01 16:24:01

1075      putexcel B20 = ("Note: Typical earnings is defined the higher of a
> school's mean or median earnings, while typical debt is the median debt for the schoo
> l. A program is considered to have a partial financial hardship if a student with ty
> pical earnings and debt from that program would have a lower payment through IDR tha
> n on the standard 10-year plan.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:01

1076
1077
1078
1079      tabstatmat tab3a, nototal

      tab3a[2,1]
               stu_count
Private, Non-Profit:sum      38
Private, For-Profit:sum    91900
r; t=0.00 16:24:01

1080
1081
1082      *Restrict rest of analysis to only schools with principal balance gr
> eater than 0
1083      *drop if principal_balance==0 | missing(principal_balance)
1084      set scheme burd
r; t=0.00 16:24:01

1085      set scheme s2color
r; t=0.00 16:24:01

1086
1087      *Principal Paydown, Undergrad & Grad
1088      *Undergrad
1089      preserve
r; t=1.18 16:24:03

1090      drop if inlist(level_code, 5, 6, 7, 8)
(133,500 observations deleted)
r; t=0.76 16:24:03

1091
1092      binscatter act_post_rprinc modate [aw=stu_count], ///
> by(pass_zone fail) linetype(connect) ///
> xlabel(636 "Repayment Begins" 695 "Year 5" 755 "Year
> 10" 815 "Year 15" 875 "End of Year 20") ///
> medians xtitle("Year in Repayment") ytitle("Remainin
> g Principal in $") ///
> legend(label(1 "Failing Program") label(2 "Zone Prog
> ram") label(3 "Passing Program")) ///
> legend(ring(1) position(7) bmargin(small)) title("Un
> dergraduate Programs") ///
> savedata("${ge_data}principal_paydown_by_program_med
> ians_nongrad") replace ///
> savegraph("${ge_data}principal_paydown_by_program_me
> dians_nongrad.gph") ///
> xline(755, lcolor(gray)) xline(875, lcolor(gray))
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_n
> ongrad.gph not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_nongrad
> .gph saved)
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_n
> ongrad.csv not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_nongrad
> .csv written containing saved data)

```

```

(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_n
> ongrad.do not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_nongrad
> .do written containing commands to process saved data)
r; t=22.64 16:24:26

1093
1094                                restore
r; t=0.73 16:24:27

1095
1096                                *Grad
1097                                preserve
r; t=1.16 16:24:28

1098                                drop if inlist(level_code, 1, 2, 3, 4)
(1,966,080 observations deleted)
r; t=0.40 16:24:28

1099
1100                                binscatter act_post_rprinc modate [aw=stu_count], ///
>                                by(pass_zone fail) linetype(connect) ///
>                                medians xtitle("Year in Repayment") ytitle("Remainin
> g Principal in $") ///
>                                xlabel(636 "Repayment Begins" 695 "Year 5" 755 "Year
> 10" 815 "Year 15" 875 "Year 20" 935 "End of Year 25") ///
>                                legend(label(1 "Failing Program") label(2 "Zone Prog
> ram") label(3 "Passing Program")) ///
>                                legend(ring(1) position(7) bmargin(small)) title("Gr
> aduate Programs") ///
>                                savedata("${ge_data}principal_paydown_by_program_med
> ians_grad") replace ///
>                                savegraph("${ge_data}principal_paydown_by_program_me
> dians_grad.gph") ///
>                                xline(755, lcolor(gray)) xline(875, lcolor(gray))
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_g
> rad.gph not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_grad.gp
> h saved)
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_g
> rad.csv not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_grad.cs
> v written containing saved data)
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_g
> rad.do not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_grad.do
> written containing commands to process saved data)
r; t=1.63 16:24:30

1101
1102                                grc1leg "${ge_data}principal_paydown_by_program_medians_nong
> rad.gph" ///
>                                "${ge_data}principal_paydown_by_program_medians_grad
> .gph", col(1)
r; t=1.74 16:24:32

1103
1104                                graph export "${ge_data}principal_paydown_by_program_medians
> _comb.png", replace
(note: file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_c
> omb.png not found)
(file /home/ubuntu/CAP/Replication Folder/principal_paydown_by_program_medians_comb.pn
> g written in PNG format)
r; t=0.31 16:24:32

```

```

1105
1106                                restore
1107                                r; t=0.84 16:24:33
1108
1109                                *Add Plot to Spreadsheet
1110                                putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
1111                                > et("Figure 1") modify
1112                                r; t=0.00 16:24:33
1113
1114                                putexcel B5 = picture("${ge_data}principal_paydown_by_progra
1115                                > m_medians_comb.png")
1116                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1117                                r; t=0.02 16:24:33
1118
1119                                putexcel B2 = ("Figure 1")
1120                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1121                                r; t=0.01 16:24:33
1122
1123                                putexcel B2, bold
1124                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1125                                r; t=0.03 16:24:33
1126
1127                                putexcel B3 = ("Passing undergraduate programs start from a
1128                                > lower loan balance, pay off completely on average")
1129                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1130                                r; t=0.02 16:24:33
1131
1132                                putexcel B4 = ("Median principal balance remaining for typic
1133                                > al students at GE programs, by program status and level, throughout repayment")
1134                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1135                                r; t=0.01 16:24:33
1136
1137                                putexcel B31 = ("Note: Sample includes all undergraduate pro
1138                                > grams subject to gainful employment regulation with a non-zero starting principal ba
1139                                > lance. Assumes income growth of 5% per year, and increase in the federal poverty lev
1140                                > el of 2% per year. Though we calculate the remaining principal balance for each pro
1141                                > gram at the end of each month, this graph displays the median principal balance at l
1142                                > ess-frequent intervals for ease of visualization. Each point on the graph is then a
1143                                > scatter plot of the point in the life of the loan and the corresponding median princ
1144                                > ipal balance at that point.")
1145                                file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1146                                r; t=0.05 16:24:33
1147
1148
1149                                *Add Plot Values to Spreadsheet
1150                                *Undergrad
1151                                preserve
1152                                r; t=1.16 16:24:34
1153
1154
1155                                import delimited "${ge_data}principal_paydown_by_program_med
1156                                > ians_nongrad.csv", clear
1157                                (6 vars, 20 obs)
1158                                r; t=3.40 16:24:38

```


[illegible]

```

1152
1153      *Traditional Forgiveness Measure w Interest Forgiven
1154      *sset scheme dark2
1155      graph hbox total trad_forgiven if prog_tag [aw=stu_count], ///
>          over(pass_zone_fail) noout ytitle("Amount in Dollars") ///
>          yline(0) yline(20000) yline(40000) xtick()
r; t=4.79 16:24:47

1156
1157      graph export "${ge_data}trad_forgiveness_w_int.png", replace
(note: file /home/ubuntu/CAP/Replication Folder/trad_forgiveness_w_int.png not found)
(file /home/ubuntu/CAP/Replication Folder/trad_forgiveness_w_int.png written in PNG fo
> rmat)
r; t=0.26 16:24:47

1158
1159      *Add Plot to Spreadsheet
1160      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("Figure 2") modify
r; t=0.00 16:24:47

1161      putexcel B6 = picture("${ge_data}trad_forgiveness_w_int.png"
> )
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:47

1162
1163
1164      *Amount Repaid vs. 10yr Standard
1165      *set scheme set1
1166      graph hbox fav_dif unfav_dif if prog_tag [aw=stu_count], noout over(
> pass_zone_fail) ///
>          legend(label(1 "Discount Rate = 2.8%") label(2 "Discount Rat
> e = 5%")) ///
>          ytitle("Amount in Dollars") yline(0) yline(-10000) yline(-20
> 000) yline(-30000) yline(10000)
r; t=4.84 16:24:52

1167
1168      graph export "${ge_data}dif_amount_repaid_by_disc_rate.png",
> replace
(note: file /home/ubuntu/CAP/Replication Folder/dif_amount_repaid_by_disc_rate.png not
> found)
(file /home/ubuntu/CAP/Replication Folder/dif_amount_repaid_by_disc_rate.png written i
> n PNG format)
r; t=0.30 16:24:52

1169
1170      *Add Plot to Spreadsheet
1171      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("Figure 3") modify
r; t=0.00 16:24:52

1172
1173      putexcel B5 = picture("${ge_data}principal_paydown_by_progra
> m_medians_comb.png")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:52

1174

```

```

1175             putexcel B2 = ("Figure 2")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.05 16:24:52

1176             putexcel B2, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.02 16:24:52

1177
1178             putexcel B3 = ("Failing and Zone Programs Likely to Have A G
> reat Deal of Debt Forgiven")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.03 16:24:52

1179             putexcel B4 = (" Distribution of total principal and interes
> t left at forgiveness time by program status")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.03 16:24:52

1180
1181             putexcel B26 = ("Note: All values in nominal terms. Distrib
> utions are student-weighted. Outliers not pictured. The leftmost end of each whisker
> represents the lower adjacent value, while the rightmost is the upper-adjacent valu
> e. The lower adjacent value equals the smallest observation greater than or equal to
> the first quartile minus one and half times the interquartile range. Similarly, the
> upper adjacent value is the largest observation less than or equal to the third qua
> rtile plus one and half times the interquartile range.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.06 16:24:52

1182
1183
1184             putexcel B6 = picture("${ge_data}dif_amount_repaid_by_disc_r
> ate.png")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.04 16:24:52

1185
1186
1187
1188             *****
1189             *** Cost to Gov't Total
1190             *****
1191             *Create a tag on one observation in each of the Pass-Zone-and-Fail p
> rograms
1192             egen pzf_tag = tag(pass_zone_fail)
r; t=8.52 16:25:01

1193
1194             preserve
r; t=1.16 16:25:02

1195
1196
1197             forvalues i = .01(.01)1.01{
2.
1198                 local count_100 = round(`i'*100)
3.
1199                 di "i: `i' , count_100: `count_100'"
4.

```

```

1200                                     gen idr_enrolled_count_`count_100' = round(stu_count*`i')
1201                                     gen prog_tot_cost_fav_`count_100' = fav_dif*idr_enrolled_cou
> nt_`count_100'
6.
1202                                     gen prog_tot_cost_unfav_`count_100' = unfav_dif*idr_enrolled
> count_`count_100'
7.
1203
1204                                     }
i: .01 , count_100: 1
i: .02 , count_100: 2
i: .03 , count_100: 3
i: .04 , count_100: 4
i: .05 , count_100: 5
i: .06 , count_100: 6
i: .07 , count_100: 7
i: .08 , count_100: 8
i: .09 , count_100: 9
i: .1 , count_100: 10
i: .11 , count_100: 11
i: .12 , count_100: 12
i: .13 , count_100: 13
i: .14 , count_100: 14
i: .15 , count_100: 15
i: .16 , count_100: 16
i: .17 , count_100: 17
i: .18 , count_100: 18
i: .19 , count_100: 19
i: .2 , count_100: 20
i: .21 , count_100: 21
i: .220000000000000001 , count_100: 22
i: .230000000000000001 , count_100: 23
i: .240000000000000001 , count_100: 24
i: .250000000000000001 , count_100: 25
i: .260000000000000001 , count_100: 26
i: .270000000000000001 , count_100: 27
i: .280000000000000001 , count_100: 28
i: .290000000000000001 , count_100: 29
i: .300000000000000001 , count_100: 30
i: .310000000000000001 , count_100: 31
i: .320000000000000001 , count_100: 32
i: .330000000000000001 , count_100: 33
i: .340000000000000001 , count_100: 34
i: .350000000000000001 , count_100: 35
i: .360000000000000002 , count_100: 36
i: .370000000000000002 , count_100: 37
i: .380000000000000002 , count_100: 38
i: .390000000000000002 , count_100: 39
i: .400000000000000002 , count_100: 40
i: .410000000000000002 , count_100: 41
i: .420000000000000002 , count_100: 42
i: .430000000000000002 , count_100: 43
i: .440000000000000002 , count_100: 44
i: .450000000000000002 , count_100: 45
i: .460000000000000002 , count_100: 46
i: .470000000000000003 , count_100: 47
i: .480000000000000003 , count_100: 48
i: .490000000000000003 , count_100: 49
i: .500000000000000002 , count_100: 50
i: .510000000000000002 , count_100: 51
i: .520000000000000002 , count_100: 52
i: .530000000000000002 , count_100: 53
i: .540000000000000003 , count_100: 54
i: .550000000000000003 , count_100: 55
i: .560000000000000003 , count_100: 56
i: .570000000000000003 , count_100: 57
i: .580000000000000003 , count_100: 58
i: .590000000000000003 , count_100: 59
i: .600000000000000003 , count_100: 60
i: .610000000000000003 , count_100: 61
i: .620000000000000003 , count_100: 62

```

```

i: .63000000000000003 , count_100: 63
i: .64000000000000003 , count_100: 64
i: .65000000000000004 , count_100: 65
i: .66000000000000004 , count_100: 66
i: .67000000000000004 , count_100: 67
i: .68000000000000004 , count_100: 68
i: .69000000000000004 , count_100: 69
i: .70000000000000004 , count_100: 70
i: .71000000000000004 , count_100: 71
i: .72000000000000004 , count_100: 72
i: .73000000000000004 , count_100: 73
i: .74000000000000004 , count_100: 74
i: .75000000000000004 , count_100: 75
i: .76000000000000005 , count_100: 76
i: .77000000000000005 , count_100: 77
i: .78000000000000005 , count_100: 78
i: .79000000000000005 , count_100: 79
i: .80000000000000005 , count_100: 80
i: .81000000000000005 , count_100: 81
i: .82000000000000005 , count_100: 82
i: .83000000000000005 , count_100: 83
i: .84000000000000005 , count_100: 84
i: .85000000000000005 , count_100: 85
i: .86000000000000005 , count_100: 86
i: .87000000000000006 , count_100: 87
i: .88000000000000006 , count_100: 88
i: .89000000000000006 , count_100: 89
i: .90000000000000006 , count_100: 90
i: .91000000000000006 , count_100: 91
i: .92000000000000006 , count_100: 92
i: .93000000000000006 , count_100: 93
i: .94000000000000006 , count_100: 94
i: .95000000000000006 , count_100: 95
i: .96000000000000006 , count_100: 96
i: .97000000000000006 , count_100: 97
i: .98000000000000006 , count_100: 98
i: .99000000000000007 , count_100: 99
i: 1.0000000000000001 , count_100: 100
r; t=88.00 16:26:30

```

```

1205
1206
1207      *tabstat total_prog_cost_fav_50
1208      save "${ge_data}idr_par_sweeps.dta", replace
(note: file /home/ubuntu/CAP/Replication Folder/idr_par_sweeps.dta not found)
file /home/ubuntu/CAP/Replication Folder/idr_par_sweeps.dta saved
r; t=2.81 16:26:33

1209
1210      */
1211
1212      use "${ge_data}idr_par_sweeps.dta", replace
r; t=1.18 16:26:34

1213
1214
1215      tabstat prog_tot_cost_fav_25 prog_tot_cost_unfav_25 ///
>          prog_tot_cost_fav_50 prog_tot_cost_unfav_50 ///
>          prog_tot_cost_fav_75 prog_tot_cost_unfav_75 ///
>          prog_tot_cost_fav_100 prog_tot_cost_unfav_100 if prog_tag,
> ///
>          stat(sum) by(pass_zone_fail) save

Summary statistics: sum
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

```

pass_zone_fail > prog_t..	~_fav_25	~nfav_25	~_fav_50	~nfav_50	~_fav_75	~nfav_75	prog_t..
Failing	-4.61e+08	-4.84e+08	-9.22e+08	-9.67e+08	-1.38e+09	-1.45e+09	-1.84e+09
> -1.93e+09							
In Zone	-2.82e+08	-3.89e+08	-5.64e+08	-7.77e+08	-8.44e+08	-1.16e+09	-1.12e+09
> -1.55e+09							
Passing	7.22e+07	-1.38e+08	1.45e+08	-2.75e+08	2.17e+08	-4.12e+08	2.89e+08
> -5.48e+08							
Total	-6.71e+08	-1.01e+09	-1.34e+09	-2.02e+09	-2.01e+09	-3.02e+09	-2.67e+09
> -4.03e+09							

r; t=7.33 16:26:42

1216

1217 tabstatmat total_cost

total_cost[4,8]				
> 0	prog_tot_cost_fav_25	prog_tot_cost_unfav_25	prog_tot_cost_fav_50	prog_tot_cost_unfav_50
Failing:sum	-4.613e+08	-4.839e+08	-9.215e+08	-9.666e+08
> 8				
In Zone:sum	-2.818e+08	-3.888e+08	-5.635e+08	-7.773e+08
>				
Passing:sum	72245243	-1.376e+08	1.448e+08	-2.750e+08
> 8				
Total:sum	-6.709e+08	-1.010e+09	-1.340e+08	-2.019e+09
> 9				
	prog_tot_cost_unfav_75	prog_tot_cost_fav_100	prog_tot_cost_unfav_10	
> 0				
Failing:sum	-1.447e+09	-1.837e+09	-1.927e+08	-1.164e+09
> 9				
In Zone:sum	-1.124e+09	-1.551e+09	-5.481e+08	-4.116e+08
Passing:sum	2.895e+08	-2.672e+09	-4.026e+08	-3.023e+09
> 8				
Total:sum				
> 9				

r; t=0.00 16:26:42

1218

1219 tabstat stu_count if prog_tag & pass_zone_fail!="Passing" & !missing
> (pass_zone_fail), ///
> stat(sum) by(pass_zone_fail) save

Summary for variables: stu_count
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail	sum
Failing	115985
In Zone	243242
Total	359227

r; t=6.15 16:26:48

```

1220
1221         putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("Appe
> ndix Table 1") modify
r; t=0.00 16:26:48

1222
1223
1224         putexcel C7 = matrix(total_cost)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.08 16:26:48

1225
1226         putexcel B7 = ("Failing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.05 16:26:48

1227         putexcel B8 = ("In Zone")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.08 16:26:48

1228         putexcel B9 = ("Passing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.07 16:26:48

1229         putexcel B10 = ("Total")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.06 16:26:48

1230
1231         putexcel B4 = ("The Total Repayment Gap, by IDR Enrollment Assumptio
> ns")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.07 16:26:48

1232
1233         putexcel C5 = ("Total Gap, 25% IDR Enrollment")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.09 16:26:48

1234         putexcel E5 = ("Total Gap, 50% IDR Enrollment")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.08 16:26:48

1235         putexcel G5 = ("Total Gap, 75% IDR Enrollment")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.07 16:26:48

1236         putexcel I5 = ("Total Gap, 100% IDR Enrollment")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.10 16:26:48

1237
1238         putexcel C6 = ("2.8% Discount Rate")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.13 16:26:49

1239         putexcel D6 = ("5% Discount Rate")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:49

```

```

1240      putexcel E6 = ("2.8% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.15 16:26:49

1241      putexcel F6 = ("5% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.11 16:26:49

1242      putexcel G6 = ("2.8% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.14 16:26:49

1243      putexcel H6 = ("5% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.12 16:26:49

1244      putexcel I6 = ("2.8% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.14 16:26:49

1245      putexcel J6 = ("5% Discount Rate")
      file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
      r; t=0.13 16:26:50

1246
1247
1248
1249      tabstat prog_tot_cost_fav_50 prog_tot_cost_unfav_50 ///
      > if prog_tag & pass_zone_fail!="Passing" & !missing(pass_zon
      > e_fail), stat(sum) save

```

stats	~_fav_50	~nfav_50
sum	-1.49e+09	-1.74e+09

```

      r; t=1.18 16:26:51

1250
1251      mat m = r(StatTotal)
      r; t=0.00 16:26:51

1252
1253
1254      tabstat prog_tot_cost_fav_50 prog_tot_cost_unfav_50 ///
      > if prog_tag & pass_zone_fail=="Passing", stat(sum) save

```

stats	~_fav_50	~nfav_50
sum	1.45e+08	-2.75e+08

```

      r; t=1.07 16:26:52

1255
1256      mat n = r(StatTotal)
      r; t=0.00 16:26:52

1257
1258
1259      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("In-t
      > ext references") modify
      r; t=0.01 16:26:52

```



```

1260
1261
1262             *Store the total for Passing programs with .028 discount
1263             putexcel C8 = (m[1,1])
1264             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1265             r; t=0.14 16:26:52
1266
1267             *Store the total for Non-passing programs with .028 discount
1268             >
1269             putexcel C7 = (n[1,1])
1270             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1271             r; t=0.14 16:26:52
1272
1273             *Store the total for Passing programs with .05 discount
1274             putexcel C13 = (m[1,2])
1275             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1276             r; t=0.12 16:26:52
1277
1278             *Store the total for Non-passing programs with .05 discount
1279             putexcel C12 = (n[1,2])
1280             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1281             r; t=0.14 16:26:52
1282
1283             restore
1284             r; t=0.94 16:26:53
1285
1286             *****
1287             ***** Output some key stats
1288             *Set up info:
1289             putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
1290             > et("In-text references") modify
1291             r; t=0.00 16:26:53
1292
1293             putexcel B2 = ("Numbers that do not appear in a table or fig
1294             > ure but that we calculated and are referenced in the text appear here")
1295             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1296             r; t=0.14 16:26:53
1297
1298             putexcel B6:C6, bold
1299             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1300             r; t=0.17 16:26:54
1301
1302             putexcel B6 = ("Discount rate: 2.8%")
1303             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1304             r; t=0.15 16:26:54
1305
1306             putexcel C6 = ("Total Repayment Deficit from IDR Usage By St
1307             > atus")
1308             file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
1309             r; t=0.11 16:26:54

```

```

1290
1291             putexcel B7 = ("Passing Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:54

1292             putexcel B8 = ("Non-passing Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:54

1293
1294
1295             putexcel B11:C11, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.13 16:26:54

1296             putexcel B11 = ("Discount rate: 5%")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:54

1297             putexcel C11 = ("Total Unpaid Loan Cost of Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.15 16:26:55

1298
1299             putexcel B12 = ("Passing Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:55

1300             putexcel B13 = ("Non-passing Programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:55

1301
1302
1303             putexcel B16, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:55

1304             putexcel B16 = ("Median income for grads of non-passing prog
> rams & $10,000 as a percentage of that amount")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:55

1305             putexcel B17 = ("Median typical income in GE data")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:55

1306
1307             *putexcel C19 = nformat(%)
1308             putexcel B19, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:55

1309             putexcel B19 = ("% Income Increase Required")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:56

1310
1311             putexcel B21, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.13 16:26:56

```

```

1312                                putexcel B21 = ("Typical forgiveness amount for non-passing
> programs")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:56

```

```

1313
1314                                putexcel B22 = ("Nominal")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.15 16:26:56

```

```

1315                                putexcel B23 = ("2.8% discount rate")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:56

```

```

1316                                putexcel B24 = ("5% discount rate")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:56

```

```

1317
1318
1319                                *Mean income among non-passing programs
1320                                sum med_earnings_orig if year==3 & month==1 & ///
>                                pass_zone_fail!="Passing" & !missing(pass_zone_fail)
>                                [aw=stu_count], d

```

Median Annual Earnings

Percentiles		Smallest		
1%	7184	0		
5%	10384	82		
10%	12265	670	Obs	2,042
25%	14400	1001	Sum of Wgt.	359,227
			Mean	19968.32
50%	18916	Largest	Std. Dev.	7401.015
75%	24670		Variance	5.48e+07
90%	29774		Skewness	1.231104
95%	32347		Kurtosis	8.218013
99%	37332			
r: t=1.35 16:26:58				

```

1321
1322                                putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("In-text references") modify
r; t=0.00 16:26:58

```

```

1323                                putexcel C17 = `r(p50)'
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:26:58

```

```

1324                                putexcel C18 = (10000)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:26:58

```

```

1325
1326
1327                                *Median forgiveness amount (nominal)
1328                                sum total_trad_forgiven if prog_tag & pass_zone_fail=="Faili
> ng" ///
>                                [aw=stu_count], d

```

total_trad_forgiven

Percentiles		Smallest		
1%	10666.79	2043.833		
5%	16536.31	6382.143		
10%	20802.65	7957.734	Obs	803
25%	27422.58	8071.03	Sum of Wgt.	115,985

```

50%      41071.03      Largest      Mean      46240.91
75%      55827.81      172993.6      Std. Dev.  27527.96
90%      78257.13      173867.9      Variance   7.58e+08
95%      101901.2      174468.8      Skewness   1.833983
99%      158748.5      188277.6      Kurtosis   7.287998
r; t=0.69 16:26:59

```

```

1329
1330      sum total_trad_forgiven if prog_tag & non_pass_prog ///
>      [aw=stu_count], d

```

total_trad_forgiven

	Percentiles	Smallest		
1%	2.950108	.1985954		
5%	7.535723	.6010547		
10%	236.8825	.6479771	Obs	2,042
25%	10666.79	.7178698	Sum of Wgt.	359,227
50%	22168.08		Mean	25839.3
75%	32205.68	Largest	Std. Dev.	23397.52
90%	51706.34	172993.6	Variance	5.47e+08
95%	67459	173867.9	Skewness	2.220348
99%	128307.5	174468.8	Kurtosis	10.66755
		188277.6		

r; t=0.48 16:26:59

```

1331
1332      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("In-text references") modify
r; t=0.00 16:26:59

```

```

1333      putexcel C22 = `r(p50)'
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.15 16:26:59

```

```

1334
1335      *Median forgiveness amount (discount 2.8%)
1336      gen act_total_int_princ_left_fav = act_total_int_princ_left
> /((1+(`discount_rate_fav'))^max_year) + tot_monthly_int_forg_fav
(346,980 missing values generated)
r; t=0.40 16:27:00

```

```

1337
1338      sum act_total_int_princ_left_fav if prog_tag & non_pass_prog
>      ///
>      [aw=stu_count], d

```

act_total_int_princ_left_fav

	Percentiles	Smallest		
1%	1.693206	.1158907		
5%	4.455768	.3736142		
10%	138.8868	.3769328	Obs	2,042
25%	6176.002	.4284379	Sum of Wgt.	359,227
50%	12973.32		Mean	14992.55
75%	18729.92	Largest	Std. Dev.	13268.49
90%	29954.37	93643.45	Variance	1.76e+08
95%	38979.17	96246.13	Skewness	2.037049
99%	70863.76	101087.9	Kurtosis	9.459758
		109732.4		

r; t=0.47 16:27:00

```

1339
1340      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("In-text references") modify
r; t=0.00 16:27:00

1341      putexcel C23 = `r(p50)'
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.13 16:27:00

1342
1343      *Mean forgiveness amount (discount 5%)
1344      gen act_total_int_princ_left_unfav = act_total_int_princ_lef
> t/((1+(`discount_rate_unfav'))^max_year) + tot_monthly_int_forg_unfav
(346,980 missing values generated)
r; t=0.41 16:27:01

1345
1346      sum act_total_int_princ_left_unfav if prog_tag & non_pass_pr
> og ///
>
act_total_int_princ_left_unfav
-----
Percentiles      Smallest
1%      1.095583      .075967
5%      2.951546      .2426135
10%     92.28426      .2614533
25%     4043.917      .2858433
Obs
Sum of Wgt.      2,042

50%     8671.426
Mean
Std. Dev.      9920.589
75%     12538.59      8660.181
Largest
90%     19854.68      64195.6
Variance      7.50e+07
95%     25618.12      67212.18
Skewness      1.943869
99%     46936.93      72777.32
Kurtosis      8.978342
r; t=0.47 16:27:01

1347
1348      putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("In-text references") modify
r; t=0.00 16:27:01

1349      putexcel C24 = `r(p50)'
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:27:01

1350
1351      *Proportion of Programs Paying off
1352      tabstat act_payoff_year_sum if prog_tag [aw=stu_count], stat
> (mean) by(pass_zone_fail) save

Summary for variables: act_payoff_year_sum
by categories of: pass_zone_fail (Official Program Pass/Zone/Fail)

pass_zone_fail | mean
-----
Failing         0
In Zone         0
Passing         .4016606
Total           .2807432
r; t=5.50 16:27:07

```

```

1353                                tabstatmat A, nototal

A[3,1]
      act_payoff_year_sum
Failing:mean              0
In Zone:mean              0
Passing:mean             .40166058
r; t=0.00 16:27:07

1354
1355                                putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", she
> et("In-text references") modify
r; t=0.00 16:27:07

1356
1357                                putexcel C27 = matrix(A)
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.13 16:27:07

1358
1359                                putexcel B26, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:27:07

1360
1361                                putexcel B27 = ("Failing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:27:07

1362
1363                                putexcel B28 = ("In Zone")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.14 16:27:07

1364
1365                                putexcel B29 = ("Passing")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.12 16:27:07

1366
1367                                putexcel B26 = ("Percentage of programs paying off i
> n full")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.15 16:27:08

1366
1367                                *****Find the relevant stats that correpsond to the graphs*****
> ***
1368                                *Automate export to excel spreadsheet
1369
1370                                *Start with differences between the two amounts paid back between st
> andard & REPAYE
1371                                local variables fav_dif unfav_dif
r; t=0.00 16:27:08

1372
1373
1374                                // Create an empty matrix y with J rows and K columns based on the n
> umber of variables of interest and
1375                                // the number of summary statistic scalars that you wish to re
> port
1376

```

```

1377         local j_rows=6
1378         r; t=0.00 16:27:08
1379         local k_columns=5
1380         r; t=0.00 16:27:08
1381         mat m = J(`j_rows',`k_columns',.)
1382         r; t=0.00 16:27:08
1383         // Initialize counter variable y to start at 1
1384         local y=1
1385         r; t=0.00 16:27:08
1386
1387         // Generate matrix of summary statistics fromt he pre-specified list
1388         > of variables
1389         *Loop through program statuses
1390         foreach status in "Failing" "In Zone" "Passing"{
1391             2.
1392             *Loop through the favorable and unfavorable discount values
1393             > for principal and repayment differences
1394             foreach var of varlist `variables' {
1395                 3.
1396                 di "Var: `var' Status: `status'"
1397                 4.
1398                 *Calculate the 25th 50th & 75th percentiles for each
1399                 sum `var' if prog_tag & pass_zone_fail=="`status'" [
1400                 > aw=stu_count], d
1401                 5.
1402                 *Store the percentile values in columns 2, 3
1403                 > , and 4 of the matrix
1404                 mat m[`y',2] = round(r(p25),.1)
1405                 6.
1406                 mat m[`y',3] = round(r(p50),.1)
1407                 7.
1408                 mat m[`y',4] = round(r(p75),.1)
1409                 8.
1410                 *Calculate upper & lower inner fences using above da
1411                 > ta
1412                 local u = r(p75) + (3/2) * (r(p75) - r(p25))
1413                 local l = r(p25) - (3/2) * (r(p75) - r(p25))
1414                 9.
1415                 *Calculate upper and lower adjacent values using fen
1416                 > ce values, store them in colums 1 & 5 of matrix
1417                 sum `var' if prog_tag & pass_zone_fail=="`status'" &
1418                 > `var' >= `l' [aw=stu_count], meanonly
1419                 10.
1420                 mat m[`y',1] = round(r(min), .1)
1421                 11.
1422                 sum `var' if prog_tag & pass_zone_fail=="`status'" &
1423                 > `var' <= `u' [aw=stu_count], meanonly
1424                 12.
1425                 mat m[`y',5] = round(r(max), .1)
1426                 13.
1427                 14.

```

```

1408                                     *Increment our counter
1409                                     local y=`y'+1

```

```

1410                                     15.

```

```

1410                                     }
1411                                     }

```

```

16.                                     }
Var: fav_dif Status: Failing

```

fav_dif

	Percentiles	Smallest		
1%	-45783.88	-63993.63		
5%	-32802.28	-60207.7		
10%	-26710.91	-58862.52	Obs	803
25%	-19147.61	-58515.96	Sum of Wgt.	115,985
50%	-14813.48		Mean	-15841.65
			Std. Dev.	8329.196
75%	-10336.93	Largest		
		932.3965		
90%	-7378.553	1378.766	Variance	6.94e+07
95%	-6453.641	2174.641	Skewness	-1.444636
99%	-1002.748	5900.539	Kurtosis	6.560357

Var: unfav_dif Status: Failing

unfav_dif

	Percentiles	Smallest		
1%	-45308.5	-60967.1		
5%	-33316.97	-56803.66		
10%	-26423.41	-54869.45	Obs	803
25%	-19358.66	-53776.86	Sum of Wgt.	115,985
50%	-14869.84		Mean	-16616.24
			Std. Dev.	7935.805
75%	-11474.39	Largest		
		-3168.256		
90%	-9881.817	-3079.605	Variance	6.30e+07
95%	-8279.41	-2505.023	Skewness	-1.79443
99%	-4387.002	-2165.902	Kurtosis	7.051655

Var: fav_dif Status: In Zone

fav_dif

	Percentiles	Smallest		
1%	-14716.03	-28641.54		
5%	-11851.19	-26465.04		
10%	-11049.59	-25595.22	Obs	1,239
25%	-9236.204	-25186.35	Sum of Wgt.	243,242
50%	-6099.154		Mean	-4622.012
			Std. Dev.	5684.21
75%	240.1328	Largest		
		14558.7		
90%	3632.281	15549.63	Variance	3.23e+07
95%	4350.213	16632.62	Skewness	.274384
99%	6469.664	21605.23	Kurtosis	2.689188

Var: unfav_dif Status: In Zone

unfav_dif

	Percentiles	Smallest		
1%	-18231.19	-41668.19		
5%	-11603.59	-35762.59		
10%	-10601.97	-32530.99	Obs	1,239
25%	-9098.313	-31103.98	Sum of Wgt.	243,242
50%	-7005.941		Mean	-6375.655
			Std. Dev.	4557.094
75%	-2928.917	Largest		
		1728.359		
90%	205.7559	1849.406	Variance	2.08e+07
95%	780.6504	2201.523	Skewness	-1.315305
99%	1140.314	2406.641	Kurtosis	12.11777

Var: fav_dif Status: Passing

fav_dif

	Percentiles	Smallest		
1%	-7278.667	-21987.92		
5%	-4909.438	-17508.95		
10%	-3200.703	-14281.73	Obs	6,595
25%	-229.6016	-14063.65	Sum of Wgt.	834,045
50%	0		Mean	347.0629
75%	1156.128	Largest	Std. Dev.	3152.878
90%	3081.066	26485.91		
95%	5414.223	26573.87	Variance	9940640
99%	9956.23	26627.81	Skewness	1.61647
		30839.41	Kurtosis	16.87662
Var: unfav_dif Status: Passing				

unfav_dif

	Percentiles	Smallest		
1%	-7770.734	-26524.57		
5%	-5469.413	-17591.99		
10%	-4030.642	-14362.79	Obs	6,595
25%	-784.3604	-14247.47	Sum of Wgt.	834,045
50%	0		Mean	-657.1313
75%	230.1055	Largest	Std. Dev.	2151.301
90%	1012.092	6316.063		
95%	1619.73	7090.75	Variance	4628095
99%	2814.492	8290.555	Skewness	-1.667192
		9972.375	Kurtosis	8.565243
r; t=10.57 16:27:18				

```

1412
1413 // Name Columns and Rows
1414 mat colnames m = "LAV" "25th" "Median" "75th" "UAV"
r; t=0.00 16:27:18

1415 mat rownames m = "Failing, 2.8%" "Failing, 5%" "In the Zone, 2.8%" "
> In the Zone, 5%" "Passing, 2.8%" "Passing, 5%"
r; t=0.00 16:27:18

1416
1417
1418 *Next store differences between the amount paid back & original prin
> cipal
1419 local reg_forgiveness total_trad_forgiven
r; t=0.00 16:27:18

1420
1421
1422 // Create an empty matrix y with J rows and K columns based on the n
> umber of variables of interest and
1423 // the number of summary statistic scalars that you wish to re
> port
1424
1425 local j_rows=6
r; t=0.00 16:27:18

1426 local k_columns=5
r; t=0.00 16:27:18

```

```

1427
1428      mat n = J(`j_rows',`k_columns',.)
      r; t=0.00 16:27:18

1429
1430      // Initialize counter variable y to start at 1
1431
1432      local y=1
      r; t=0.00 16:27:18

1433
1434
1435      // Generate matrix of summary statistics fromt he pre-specified list
      > of variables
1436
1437      *Loop through program statuses
1438      foreach status in "Failing" "In Zone" "Passing"{
1439
1440          *Loop through the favorable and unfavorable discount values
          > for principal and repayment differences
          foreach var of varlist `reg_forgiveness' {
1441
1442              di "Var: `var' Status: `status'"
1443
1444              *Calculate the 25th 50th & 75th percentiles for each
              > program status
              sum `var' if prog_tag & pass_zone_fail=="`status'" [
1445                  > aw=stu_count], d
              5.
1446
1447              *Store the percentile values in columns 2, 3
              > , and 4 of the matrix
              mat n[`y',2] = round(r(p25),.1)
1448
1449              mat n[`y',3] = round(r(p50),.1)
1450
1451              mat n[`y',4] = round(r(p75),.1)
1452
1453              *Calculate upper & lower inner fences using above da
              > ta
              local u = r(p75) + (3/2) * (r(p75) - r(p25))
              local l = r(p25) - (3/2) * (r(p75) - r(p25))
1454
1455              *Calculate upper and lower adjacent values using fen
              > ce values, store them in colums 1 & 5 of matrix
              sum `var' if prog_tag & pass_zone_fail=="`status'" &
              > `var' >= `l' [aw=stu_count], meanonly
              11.
1456
1457              mat n[`y',1] = round(r(min), .1)
1458
1459              sum `var' if prog_tag & pass_zone_fail=="`status'" &
              > `var' <= `u' [aw=stu_count], meanonly
              13.
1460
1461              mat n[`y',5] = round(r(max), .1)
1462
1463              *Increment our counter
              local y=`y'+1
1464
1465          }
1466      }
      Var: total_trad_forgiven Status: Failing
      total_trad_forgiven

```

	Percentiles	Smallest		
1%	10666.79	2043.833		
5%	16536.31	6382.143		
10%	20802.65	7957.734	Obs	803
25%	27422.58	8071.03	Sum of Wgt.	115,985

50%	41071.03		Mean	46240.91
75%	55827.81	Largest	Std. Dev.	27527.96
90%	78257.13	172993.6		
95%	101901.2	173867.9	Variance	7.58e+08
99%	158748.5	174468.8	Skewness	1.833983
		188277.6	Kurtosis	7.287998

Var: total_trad_forgiven Status: In Zone

total_trad_forgiven

	Percentiles	Smallest		
1%	.7178698	.1985954		
5%	5.983192	.6010547		
10%	15.80758	.6479771	Obs	1,239
25%	6348.816	.7178698	Sum of Wgt.	243,242
50%	15208.28		Mean	16111.2
75%	25043.14	Largest	Std. Dev.	12418.5
90%	29819.44	83882.42		
95%	31849.23	94339.84	Variance	1.54e+08
99%	48507.71	101217.7	Skewness	1.590662
		109003.1	Kurtosis	11.72336

Var: total_trad_forgiven Status: Passing

total_trad_forgiven

	Percentiles	Smallest		
1%	0	0		
5%	0	0		
10%	0	0	Obs	5,151
25%	0	0	Sum of Wgt.	751,708
50%	3.196612		Mean	1687.468
75%	304.4962	Largest	Std. Dev.	4258.921
90%	6007.383	38151.21		
95%	10536.27	39114.61	Variance	1.81e+07
99%	20138.89	49896.36	Skewness	3.790131
		72204.05	Kurtosis	22.73501

r; t=5.31 16:27:23

```

1460
1461 // Name Columns and Rows
1462 mat colnames n = "LAV" "25th" "Median" "75th" "UAV"
r; t=0.00 16:27:23

1463 mat rownames n = "Failing" "In the Zone" "Passing" " " " " " "
r; t=0.00 16:27:23

1464
1465 // Save matrices to spreadsheet
1466 putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("Figu
> re 3") modify
r; t=0.00 16:27:23

1467
1468 putexcel B2 = ("Figure 3")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.04 16:27:24

1469
1469 putexcel B2, bold
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.05 16:27:24

```

```

1470
1471          putexcel B3 = ("For students at failing and zone programs, u
> sing the income-driven repayment safety net means paying more over the life of their
> loan")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.03 16:27:24

1472          putexcel B4 = ("The below graph shows the amount a student w
> ith typical earnings and debt would repay under a standard 10-year plan minus amount
> they would repay under REPAYE")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.05 16:27:24

1473
1474          putexcel B26 = ("Note: Outliers not pictured. The repayment
> gap is defined as the amount a student would repay under the plan with the cheapest
> monthly payment option (between REPAYE and the 10-year standard) minus the amount re
> paid under the 10-year standard plan. Negative numbers imply a student repays less u
> nder REPAYE than under the 10yr standard plan, while positive numbers imply a studen
> t repays less under the standard payment. All payment amounts discounted to when a s
> tudent enters repayment. We discount each monthly payment as it is received, rather
> than discounting the total amount received at the beginning or end of the year as so
> me agencies do. The leftmost end of each whisker represents the lower adjacent value
> , while the rightmost is the upper-adjacent value. The lower adjacent value equals t
> he smallest observation greater than or equal to the first quartile minus one and ha
> lf times the interquartile range. Similarly, the upper adjacent value is the largest
> observation less than or equal to the third quartile plus one and half times the in
> terquartile range.")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.03 16:27:24

1475
1476
1477          putexcel B6 = picture("${ge_data}dif_amount_repaid_by_disc_r
> ate.png")
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.08 16:27:24

1478
1479          putexcel N8 = matrix(m), names
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.05 16:27:24

1480
1481          putexcel set "${ge_data}artready_figures_ge_idr_3.xlsx", sheet("Figu
> re 2") modify
r; t=0.00 16:27:24

1482
1483          putexcel N8 = matrix(n), names
file /home/ubuntu/CAP/Replication Folder/artready_figures_ge_idr_3.xlsx saved
r; t=0.04 16:27:24

1484
1485          timer off 1
r; t=0.00 16:27:24

1486
1487          log close
name: <unnamed>
log: /home/ubuntu/CAP/Replication Folder/CAP_ge_log.smcl
log type: smcl
closed on: 2 Jun 2017, 16:27:24

```
