

Certified Student Loan Professional Test Specifications

Topic	Weight	Number of Questions
I. Federal Student Loan Basics And Market Data	27%	24
A. General Student Loan Data (10)		
1. Size of the problem		
2. Need for advising		
3. Market Demographics		
B. Federal Loan Programs (3)		
1. Direct Loans Program		
2. Direct Consolidations		
3. Federal Family Education Loans Program		
4. Perkins Loan Program		
C. Types of Federal Loans (7)		
1. Stafford Loans		
2. PLUS Loans		
3. HRSA Loans		
4. Maximum Loan Amounts		
D. Loan Servicers and Loan Data (4)		
1. Role of Loan Servicers		
2. National Student Loans Data Systems		
3. DOE Repayment Estimator		
II. Federal Loan Repayment Plans	23%	21
A. Traditional Repayment Plans (4)		

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1.	Standard Repayment		
2.	Extended Repayment		
3.	Graduated Repayment		
4.	Delaying and Postponing Repayment		
B.	Income Driven Repayment Plans (IDR) (13)		
1.	Types of IDR Plans		
2.	Qualifications		
3.	Maximum Repayment Lengths		
4.	Required Payments		
5.	Private Consolidation Firms		
C.	Public Service Loan Forgiveness (PSLF) (4)		
1.	Qualifications		
III.	Tax Consideration of Student Debt	6%	5
A.	Loan Forgiveness (3)		
1.	IRS Code Section 108		
2.	IRS Code Section 108(f)		
B.	Married Filing Separate (2)		
IV.	Legality of Income Driven Repayment	6%	5
A.	Laws (4)		
1.	Higher Education act of 1965		
2.	Omnibus Reconciliation Act of 1993		
3.	College Cost Reduction Act of 2007		
4.	Healthcare & Education Reconciliation Act of 2010		
B.	Executive Orders (1)		

V.	Private Student Loans	4%	4
	A. Private Student Loan Specifications (4)		
	1. Market Size		
	2. Lenders		
	3. General Terms		
	4. Risks		
VI.	Examples And Practical Analysis	34%	31
	A. Calculations (19)		
	1. Consolidations		
	2. IDR Payment		
	3. Incomes		
	4. Application of Payments		
	B. Analysis (10)		
	1. IDR eligibility		
	2. IDR recommendations		