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Stop daily interest accrual if the loan goes to a new provider . Monthly or even annual interest would yield more people actually finishing paying their debts off . In America we are falling behind in educating - but these loans are the only way some students can get ahead - we need Dr's , nurses, CNA's for nursing homes and teachers for all from the littlest students to the college ones. Truly make America better - educate everyone and make it affordable - make schools charge reasonable tuition ... school presidents do not need to make 3 to 5 times what the rest of the campus makes ! Do away with daily interest accrual and make it monthly or annuallyyou will see less defaulting and more paying !