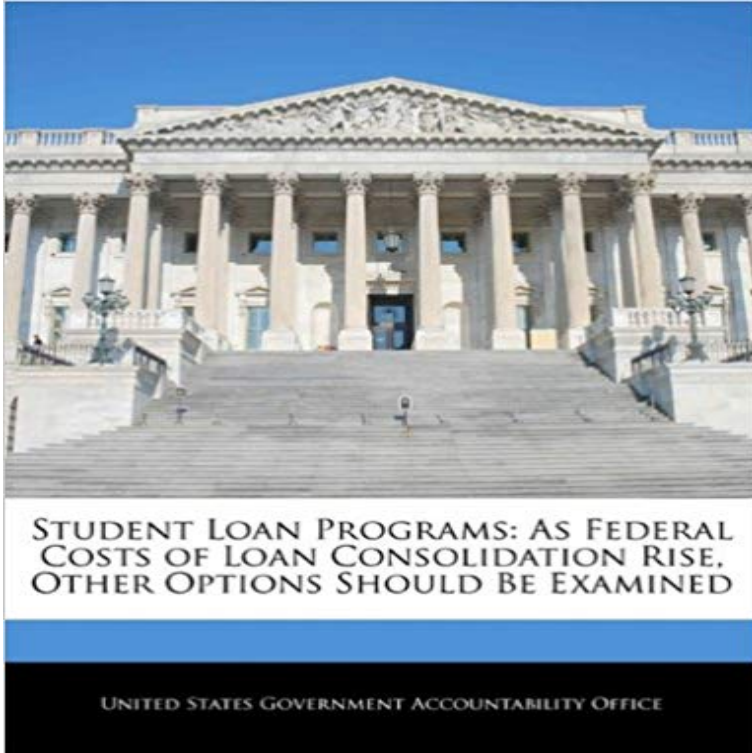


Student Loan Programs: As Federal Costs of Loan Consolidation Rise, Other Options Should Be Examined



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