Styrvia

Decision Research Checklist

Research the facts Styrvia should not guess.

styrvia.com

Repay Student Loan or Invest Research Chec

Questions to research before comparing faster student-loan repayment with investing the same cash.

How to use this
Research the questions that apply to you, write down the numbers you find, then use those facts as inputs or assumptions in Styrvia. Country rules vary, so verify tax, legal, benefit and pension details with official sources or a qualified professional when needed.

Student-loan rules

- What is the current loan rate, and can it change over time?
- Is student-loan interest deductible, subsidised, or treated differently for tax?
- Is repayment income-contingent, capped, deferred, forgiven, or cancelled after a period?
- Are there penalties or restrictions on voluntary extra repayment?

Investment route

- Which investment account or tax wrapper would you actually use?
- What fees, taxes, contribution limits, and withdrawal restrictions apply?
- What investment horizon do you have before the money might be needed?
- How much market volatility could you tolerate without selling?

Liquidity and alternatives

- Do you already have an adequate emergency fund?
- Is there employer pension matching or another benefit that should come before either option?
- Could you need the money for a home deposit, relocation, education, or another near-term goal?
- Does reducing the loan improve borrowing capacity or monthly affordability for another goal?

Stress cases

- What if investment returns are weak for several years?
- What if the student-loan rate rises?
- What if your income falls and the loan repayment terms change with income?

Repay student loan or invest?: numbers and research notes

Use this page to turn your research into concrete assumptions before you build or update the scenario in Styrvia.

Numbers to collect before modelling

Student-loan balance ______________________________	**Interest rate** ______________________________
Minimum repayment ______________________________	**Tax treatment** ______________________________
Extra monthly cash ______________________________	**Investment fees/tax** ______________________________
Investment return assumption ______________________________	**Emergency reserve** ______________________________

Research notes and sources

Source or question	What I found / assumption to use	Date checked

Use with Styrvia
Open the Repay student loan or invest? example at styrvia.com/examples/repay-student-loan-or-invest, build your household baseline, then test the facts and alternatives you researched here.

This checklist is a research starting point, not personalised financial, investment, tax, pension or legal advice.