

### Standard 10 year



- Most popular
- 10 year term
- Equal monthly payments
- Good for those with student loans less than annual salary

### Income-Based Repayment (IBR)



- Capped at 10% of your income
- 20 to 25 year term
- Payment must be less than payment under the Standard Repayment Plan.
- Forgiven loans subject to taxes

### Saving on a Valuable Education (SAVE)



- 5% of your income
- Undergrad: 20 Year Term
- Grad: 25 Year Term
- Loan forgiveness as early as 10 years
- Good for most borrowers

 THE COLLEGE INVESTOR



# Student Loan Repayment Plans

### Extended

- Extra time to pay
- 10 year to 30 year term
- Good for those with student loan balance between 1-1.5 times annual earnings

### Pay As You Earn (PAYE)



- 10% of your income
- 20 year term
- Loan forgiven after term
- Capped if 10% of income more than the payment under the Standard Repayment Plan.
- Payment must be less than payment under the Standard Repayment Plan.
- Forgiven loans subject to taxes

### Graduated

- Income-driven
- 10 year term
- 30 year term for direct consolidation loans
- Payments start low
- Adjustable as income rises
- Minimum payment increases every two years

### Income-Contingent Repayment (ICR)



- Pay the lesser of either 20% of income or total payment over 12 years
- 12 year-25 year term
- Forgiven amount subject to taxes
- Direct student loans qualify



PSLF Eligible

# Student Loan Repayment Best Tutorial

**Jessi Rodriguez Ohanesian**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

## **Student Loan Repayment Best Tutorial:**

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and mortgages Being free of debt will cause their insurance premiums to decrease and increase their chances of better employment In addition consumers will be able to enjoy lives free of bankruptcy Saving for retirement and other financial goals will be a breeze Despite the financial conditions of a consumer or the economy perfect credit is never impossible and Danny proves this in Finance 101 The Whiz Kids Perfect Credit Guide If the knowledge in this book does not boost your credit scores and bank account balances then feel free to return or sell it The purchase of this book is the only investment that is risk free but makes the most earnings **Student Loan Repayment Guide** Colorado Student Loan Program,2001

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**The Parent's Success Guide to Managing a Household** Heather Dismore,2004-01-02 The essentials of keeping your home running smoothly Budgeting housecleaning repairs with all there is to know about managing your home what s a busy parent to do The Parent s Success Guide to Managing a Household tells you everything you need to know to get your home and your finances in tip top shape This convenient portable guide helps you develop an easy to follow plan for managing your money and everyday household duties featuring parent friendly solutions for Determining your worth and what your financial goals should be Knowing when to stick to your budget and when to reduce your debt Getting down and dirty with cleaning supplies Taking the drudgery out of washing drying and ironing clothes Making short work of basic home repairs Keeping unwanted critters and unsavory characters off your property Plus in every Parent s Success Guide you get Top Ten lists and timesaving tips

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