

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

Danny Singh



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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

A Brief Guide to U.S. Higher Education American Council on Education,2007 This guide provides a brief overview of the structure and workings of higher education in the United States It is designed for policy makers institutional leaders faculty members and students outside the United States as well as Americans who are interested in general information on the U S higher education system p 1

Lovejoy's College Guide ,1991 Offers in depth profiles of more than 2500 four year and two year colleges and universities

10 Minute Guide to Paying for Grad School Ellen Lichtenstein,1996-08 From the most trusted name in education and guidance here are three pain relieving easy to use information packed books for busy people who need fast answers Presented in a visual highly accessible and fun to read format these inviting references contain all the tips and essential information that readers expect from 10 Minute Guides This quick simple step by step guide for getting through the grad school financial aid maze is full of answers to all the most pressing questions

[Adea Official Guide to Dental Schools 2011](#) Adea,2011-01-28

The Which? Guide to Financing Your Child's Future Virginia Wallis,2003 Bringing up children is not cheap but parents and grandparents may not have to

shoulder the entire burden themselves This text sorts out the facts from the scaremongering giving parents the lowdown on what financial help is available to them

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