

# FEDERAL STUDENT LOAN REPAYMENT PLANS

## PAYE

- Partial financial hardship required
- Must enroll by 7/1/24, for loans taken after 10/2011; balance 10/2007 had to be \$0
- Payment: 10% of discretionary income (can exclude spouse)
- Payment capped at 10-yr payment amount
- 20-yr path to forgiveness

## New IBR

- Partial financial hardship required
- Must borrow after July 1, 2024
- Payment: 10% of discretionary income (can exclude spouse)
- Payment Capped at 10-yr payment amount
- 20-yr path to forgiveness

## SAVE

- No hardship required
- Doesn't matter when you borrowed
- Payment: 5% - 10% of discretionary income (can exclude spouse)
- Payment **NOT** capped
- 20-yr path to forgiveness for undergrad only, 25 year path for others

PHYSICIAN  
SIDE GIGS

# Student Loan Repayment Vs

**Ernst & Young LLP Staff**

## **Student Loan Repayment Vs:**

**A Guide to the Repayment of Multiple National Direct Student Loans ,1984** Deferment and Cancellation Guide, National Defense/Direct Student Loan Program ,1985 **National Audit Office - Department for Business, Innovation and Skills: Student Loan Repayments - HC 818** Great Britain: National Audit Office,2013-11-28

Until the Department for Business Innovation and Skills BIS has a robust strategy for maximizing the collection performance of student loans and improves its information on borrowers it will not be well placed to secure value for money BIS forecasts that the total value of outstanding student loans will increase from 46 billion in 2013 to approximately 200 billion by 2042 in 2013 prices The number of borrowers due to repay is projected to increase from 3 million in 2012 13 to 6 5 million by 2042 The loan book is therefore becoming a substantial public asset BIS and its collection partners HM Revenue Customs and the Student Loans Company SLC work together in a joined up way In 2012 13 they collected 1 4 billion in student loan repayments at a cost of 27m BIS needs to make better use of data to support its collection strategy and improve its understanding of where it could invest to maximise the collection value of the loan book In designing how student loans would work BIS anticipated that a proportion of the loans would not be repaid However BIS has not set an annual target for the amount to be collected because repayments are affected by graduate earnings and economic factors outside its direct control Annual repayment forecasts are consistently higher than amounts collected While many borrowers may not be in employment BIS and the SLC have carried out little analysis to establish how many may be working overseas or the level of repayments that may be missed *Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG)* United States. Department of Education. Audit Agency,1980 Student Loan Repayment Guide Colorado Student Loan Program,2001 Student Loan Repayment Guide ,2006

**Reauthorization of the Higher Education Act of 1965** United States. Congress. Senate. Committee on Labor and Human Resources.

Subcommittee on Education, Arts, and Humanities,1991 This volume presents transcripts of seven hearings held in May 1991 on the reauthorization of the Higher Education Act of 1965 Of the hearings held in the District of Columbia the first focused on the Pell Grant and Stafford Loan programs and featured witnesses from around the country addressing educational finance The second hearing focused on the process of accreditation certification and licensing that determines institutional participation in the Federal student aid programs and featured witnesses from educational institutions and professional associations The final hearing presented the testimony of college executives representatives of educational associations and others on Title VI which supports international education and Title III concerned with institutional aid and funding for institutional facilities The hearings in other cities provided an opportunity for legislators to hear additional suggestions and recommendations from students teachers administrators institutional executives and state agencies on the reauthorization of higher education programs Included are the prepared statements of the witnesses as well as additional statements

correspondence and supplemental material JB      **Annual Report** ... Gypsum, Lime and Alabastine, Canada, Limited,1992  
    **Student loan basics-- and more!** ,1991      **Elementary Education Acts** Great Britain. Royal Commission on  
Education,1888      **Characteristics Associated with the Loan Repayment Behavior of National Direct Student Loan**  
**Borrowers** Timothy Nash Fast,1985      **Student Loan Revenue Obligation Bonds ... Series A** ,1979 Official statement  
issued in conjunction with State of Wisconsin bond sales      **Appendix** Great Britain Royal Commission on the the Working of  
the Elementary Education Acts, England and Wales,1888      **Report of the Board of Education of the Methodist**  
**Episcopal Church, to the Presiding Elders, Pastors, Sunday-school Superintendents, and Annual Conferences ...**  
Methodist Episcopal Church. Board of Education,1880      **Index to the Code of Federal Regulations** ,1997      *Official*  
*Florida Statutes* Florida,2014      **The Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Lords,2014  
    **Words and Phrases** ,2005 All judicial constructions and definitions of words and phrases by the State and Federal courts  
from the earliest times alphabetically arranged and indexed      **The Ernst & Young Tax Guide 2009** Ernst & Young LLP  
Staff,2008-12 Presents tax planning strategies and advice on mutual funds automobile leasing entertainment expenses social  
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