

## COMPARISON OF STANDARD REPAYMENT PLANS

REPAYMENT PLAN	PAYMENT	HOW LONG YOU'LL PAY	IDEAL FOR
Standard Repayment Plan	Your monthly payment will be a fixed amount based on the amount you need to pay each month in order to have your loan paid off in 10 years.	Discharged after <b>10 years</b>	Those with a high starting salary right out of college.
Graduated Repayment Plan	Increases every 2 years.	Discharged after <b>10 years</b>	Those who want a low monthly payment right out of college, and expect to make more money later on.
Extended Repayment Plan	<b>10 or 15 percent</b> of discretionary income. Changes with income.	Discharged after <b>25 years</b>	Those who want the freedom to choose between fixed and graduated payments.
Extended Graduated Repayment Plan	Increases every 2 years. If you choose a fixed version, your payments will be split evenly over the course of 25 years.	Discharged after <b>25 years</b>	Those who want a low monthly payment right out of college and the choice between fixed and graduated payments.

# Student Loan Repayment Vs Tutorial

**Kenneth E. Hartman**



## Student Loan Repayment Vs Tutorial:

**A Guide to the Repayment of Multiple National Direct Student Loans** ,1984      Deferment and Cancellation Guide,  
National Defense/Direct Student Loan Program ,1985      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      **Guide for Audits of National Direct Student Loan Program (NDSL),  
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States. Department of Health, Education, and Welfare. Audit Agency,1978      **Student Loan Repayment Guide** ,2006

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**Guide to Graduate and Professional Programs, an Overview** ,1995

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