

# FEDERAL STUDENT LOAN REPAYMENT PLANS

```
graph TD; A[FEDERAL STUDENT LOAN REPAYMENT PLANS] --> B[PAYE]; A --> C[New IBR]; A --> D[SAVE]; B --> E["• Partial financial hardship required<br>• Must enroll by 7/1/24, for loans taken after 10/2011; balance 10/2007 had to be $0<br>• Payment: 10% of discretionary income (can exclude spouse)<br>• Payment capped at 10-yr payment amount<br>• 20-yr path to forgiveness"]; C --> F["• Partial financial hardship required<br>• Must borrow after July 1, 2024<br>• Payment: 10% of discretionary income (can exclude spouse)<br>• Payment Capped at 10-yr payment amount<br>• 20-yr path to forgiveness"]; D --> G["• No hardship required<br>• Doesn't matter when you borrowed<br>• Payment: 5% - 10% of discretionary income (can exclude spouse)<br>• Payment NOT capped<br>• 20-yr path to forgiveness for undergrad only; 25 year path for others"];
```

## 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

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# Student Loan Repayment Vs

**Ernst & Young LLP Staff**

A red circular graphic with a gradient, appearing as a stylized arrow or a partial circle, located to the right of the Ernst & Young LLP Staff text.

## **Student Loan Repayment Vs:**

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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

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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

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