

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 Side Hustle Ideas Update

AN Whitehead



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Resources in Education ,2000 *Building Wealth on a Dime* Kimberly Hamilton,2022-12-20 Your personal roadmap to financial freedom through small but mighty changes to your money In a world where you have questions about money and Google has a million different answers it can be hard to know how to make the most of what you have Especially if you don't have a ton of it In *Building Wealth on a Dime* Finding Your Financial Freedom financial educator and Latina Kimberly Hamilton delivers an engaging guide for building wealth through small but powerful changes to your money even if you're starting small As a former student debt warrior turned homeowner Kimberly knows this experience first hand but this book isn't about her Through the financial lives of everyday money makers like Claire in New York Tanya in Chicago and Eric in Portland Kimberly teaches you how to take control of your finances eliminate debt and invest for your financial future Written in a tone that sounds more like a friend than financial advice you'll gain the tools you need psychological and financial to change your mindset and achieve your own financial freedom In *Building Wealth on a Dime* you'll discover how to shift your financial trajectory on a dime and gain confidence in your money ASAP You'll also find Efficient techniques for eliminating debt How to calculate and implement a guilt free weekly spending cap A complete breakdown on investing for beginners including the different types of accounts investments and methods you need to be strategic Completely legal but rarely talked about tax loopholes that can save you thousands What you need to consider when buying your first home or real estate investment A can't miss handbook for the everyday money maker working professional or soon to graduate *Building Wealth on a Dime* belongs on the bookshelves of anyone seeking to improve their relationship with money and accelerate their journey to financial freedom Daily Labor Report ,1994 **Fundamentals of Business Law** Roger LeRoy Miller,Gaylord A. Jentz,2007 This cost effective alternative to traditional Business Law texts offers in depth coverage of all core topics including contracts and sales in a brief paperback format It's the first book of its kind to combine a less expensive less detailed approach with excerpted rather than summarized cases to illustrate key points of law This text is perfect for single semester courses that focus primarily on contracts and sales **The Federal Veterinarian** ,2002 **Yojana** ,2006

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