

## 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



# 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

## 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

## 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

## 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



# Student Loan Repayment Review Best Price

**Mark Steyvers**

## **Student Loan Repayment Review Best Price:**

Resources in Education ,1999-10    Investors Chronicle and Money Market Review ,1875    **Standard & Poor's Ratings Guide** Standard and Poor's Corporation,1979    Saturday Review ,1885    **Need a Lift?** ,2009    **Standard & Poor's Debt Ratings Criteria** ,1986    *Proceedings of the Board of Trustees of Cornell University* Cornell University. Board of Trustees,1890    **New South Wales Educational Gazette** ,1891    *Justice of the Peace and Local Government Review* ,1897    *International Financing Review* ,1997    **The Saturday Review of Politics, Literature, Science, Art, and Finance** ,1872    *Higher Education and National Affairs* ,1989    **Saturday Review of the Society** ,1973    Digest of Public General Bills and Resolutions Library of Congress. Congressional Research Service,1991    *Report and Statement of Accounts for the Year Ended ...* Bank of Jamaica,1982    **Scholarships, Fellowships, and Loans** S. Norman Feingold,Marie Feingold,1949    **Government Finance Review** ,1985    U.C. Davis Law Review University of California, Davis. School of Law,2000    **Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of Commons,2010    Administration & Management ,1988

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