

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 Review Best Price

Mark Steyvers



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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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