

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



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WJ Hussar

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Resources in Education,2000-04 *Schedule of Classes* University of California, San Diego,2000 Minutes of Proceedings London (England). School Board,1881 **Higher Education Act of 1965** United States. Congress. Senate. Committee on Labor and Public Welfare. Subcommittee on Education,1965 **Vertical File Index**,1981 *The Fisk University News*,1922 *Resources in Education*,1982 **Wisconsin Technical College System**,2003 The Tax Reform Act of 1986: Legislative history,1986 *The Empire State Granger*,1979 NACUBO Business Officer National Association of College and University Business Officers,1995 Official Guide to ABA-approved Law Schools,2002 *Changing Times*,1991 Boardroom Reports,1982 Chronicle Financial Aid Guide Chronicle Guidance Publications, inc,2004-09 **The American Digest**,1888 *Legislative Calendar* United States. Congress. House. Committee on Education and the Workforce, **Balance of Payments Statistics**,1985 **Bulletin of the University Summer Session** University of Florida,1929 **New England Journal of Education** Thomas Williams Bicknell,Albert Edward Winship,Anson Wood Belding,1929

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