

COMPARISON OF STANDARD REPAYMENT PLANS

REPAYMENT PLAN	PAYMENT	HOW LONG YOU'LL PAY	IDEAL FOR
Standard Repayment Plan	Your monthly payment will be a fixed amount based on the amount you need to pay each month in order to have your loan paid off in 10 years.	Discharged after 10 years	Those with a high starting salary right out of college.
Graduated Repayment Plan	Increases every 2 years.	Discharged after 10 years	Those who want a low monthly payment right out of college, and expect to make more money later on.
Extended Repayment Plan	10 or 15 percent of discretionary income. Changes with income.	Discharged after 25 years	Those who want the freedom to choose between fixed and graduated payments.
Extended Graduated Repayment Plan	Increases every 2 years. If you choose a fixed version, your payments will be split evenly over the course of 25 years.	Discharged after 25 years	Those who want a low monthly payment right out of college and the choice between fixed and graduated payments.

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Direct student loans analyses of borrowers' use of the income contingent repayment option : report to the chairman, Committee on Education and the Workforce, House of Representatives United States. General Accounting Office,1997 **Direct Student Loans** United States. General Accounting Office,1997 **Student loan programs as federal costs of loan consolidation rise, other options should be examined.** , National Audit Office - Department for Business, Innovation and Skills: Student Loan Repayments - HC 818 Great Britain: National Audit Office,2013-11-28 Until the Department for Business Innovation and Skills BIS has a robust strategy for maximizing the collection performance of student loans and improves its information on borrowers it will not be well placed to secure value for money BIS forecasts that the total value of outstanding student loans will increase from 46 billion in 2013 to approximately 200 billion by 2042 in 2013 prices The number of borrowers due to repay is projected to increase from 3 million in 2012 13 to 6 5 million by 2042 The loan book is therefore becoming a substantial public asset BIS and its collection partners HM Revenue Customs and the Student Loans Company SLC work together in a joined up way In 2012 13 they collected 1 4 billion in student loan repayments at a cost of 27m BIS needs to make better use of data to support its collection strategy and improve its understanding of where it could invest to maximise the collection value of the loan book In designing how student loans would work BIS anticipated that a proportion of the loans would not be repaid However BIS has not set an annual target for the amount to be collected because repayments are affected by graduate earnings and economic factors outside its direct control Annual repayment forecasts are consistently higher than amounts collected While many borrowers may not be in employment BIS and the SLC have carried out little analysis to establish how many may be working overseas or the level of repayments that may be missed Student Loan Repayment Guide ,2006 **Recruiter Journal** ,2010 **Characteristics Associated with the Loan Repayment Behavior of National Direct Student Loan Borrowers** Timothy Nash Fast,1985 Report and Statement of Accounts for the Year Ended ... Bank of Jamaica,1982 **Student Loan Repayment Guide** Colorado Student Loan Program,2001 Adea Official Guide to Dental Schools 2011 Adea,2011-01-28 Student Indebtedness Patricia M. Scherschel,1998 **Michigan Association of Counties v. Department of Management and Budget, 418 MICH 667 (1984)** ,1984 68774 **Student Loans Schemes in the Republic of Korea** Anna Kim,Young Lee,2003 **The New York Times Magazine** ,2010 **The Federal Veterinarian** ,2009 The Accountant ,1910 The Student Loan Handbook Lana J. Chandler,Michael D. Boggs,1990 Student Loan Repayment Guide Colorado Guaranteed Student Loan Program,1989 Toward the Reduction of Student Loan Defaults in New Jersey New Jersey Default Task Force,1988 Student Loans in Thailand Adrian Ziderman,2003

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