

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 Weekly Ad Best

J Rink

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Educational Weekly ,1879 *The Educational Weekly* ,1879 **Congressional Record** United States. Congress,1992
Federal Register ,2013-07 **Keeping College Within Reach** United States. Congress. House. Committee on
Education and the Workforce,2013 Proposals on Energy Research and Development United States. Congress. Senate.
Committee on Energy and Natural Resources,2009 **Education Legislation--1963, Hearings...88-1** United States.
Congress. Senate. Labor and Public Welfare,1963 *The Weekly Underwriter* Alasco Delancey Brigham, Henry Rogers
Hayden,1930 **Annual Catalogue** Hampton Normal and Agricultural Institute,1925 **CQ Weekly** ,2010 *United
States Code Service, Lawyers Edition* United States,1936 **Farmer's Weekly** ,1927 **Weekly Commercial News** ,1926
The Sunday-school Times ,1887 **Commercial West** ,1908 The Farmer's Weekly ,1930 *Western Druggist*
,1896 **Leslie's Illustrated Weekly Newspaper** ,1915 **T.P.'s and Cassell's Weekly** ,1924 The Nebraska Farmer
,1915

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