

## 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 <b>10 years</b> | Those with a high starting salary right out of college.  |
| Graduated Repayment Plan          | Increases every 2 years.  | Discharged after <b>10 years</b> | Those who want a low monthly payment right out of college, and expect to make more money later on.             |
| Extended Repayment Plan           | <b>10 or 15 percent</b> of discretionary income. Changes with income.   | Discharged after <b>25 years</b> | 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 <b>25 years</b> | Those who want a low monthly payment right out of college and the choice between fixed and graduated payments. |

# Student Loan Repayment Compare Returns

**Alan T. Peacock, Howard Glennerster**



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