

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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**Robert Parrino,David S.
Kidwell,Thomas W. Bates**

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