

## COMPARISON OF INCOME-DRIVEN REPAYMENT PLANS

INCOME-DRIVEN PLAN	PAYMENT	HOW LONG YOU'LL PAY	IDEAL FOR
Income-Based Repayment (IBR)	Never more than <b>15 percent</b> of discretionary income	No more than <b>25 years</b> of qualifying repayment	Those who are struggling to make their standard monthly loan payments, but could pay more than 10% of their discretionary income a month.
Income-Contingent Repayment (ICR)	Never more than <b>20 percent</b> of discretionary income	<b>25 years</b> of qualifying repayment	Those who want a monthly payment that never exceeds 20% of their discretionary income.
Pay As You Earn (PAYE)	Never more than <b>10 percent</b> of discretionary income	<b>20 years</b> of qualifying repayment	Those who want a monthly payment that never exceeds 10% of their discretionary income.
Revised Pay As You Earn (REPAYE)	Never more than <b>10 percent</b> of discretionary income	<b>20 or 25 years</b> of qualifying repayment	Those who want a monthly payment that never exceeds 10% of their discretionary income

# Student Loan Repayment Today Returns

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