

## 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



# Tok Trending Student Loan Repayment 2025

**Philip G. Schrag**

## **Tok Trending Student Loan Repayment 2025:**

*Student Loans and the Dynamics of Debt* Brad Hershbein, Kevin M. Hollenbeck, 2015-02-23 The papers included in this volume represent the most current research and knowledge available about student loans and repayment. It serves as a valuable reference for researchers and policymakers who seek a deeper understanding of how, why, and which students borrow for their postsecondary education, how this borrowing may affect later decisions, and what measures can help borrowers repay their loans successfully.

**Student Loan Forgiveness 2025** Graham Sinclair, 2025-01-14 **Repay As You Earn**

Philip G. Schrag, 2001-11-30 In 1993 Congress created a student loan repayment plan intended to enable high debt graduates to accept low-income public service jobs by reducing their loan payments and eventually forgiving part of their debts. But this Congressional initiative only helps those with catastrophically low incomes. It has failed to attract many users because as implemented through regulations of the U.S. Department of Education, it requires payment over too long a period (25 years) before forgiveness. Many students go to graduate and professional schools in pursuit of careers in public service. But they often must borrow \$100,000 or more to finance their education. Their loan repayment obligations become so high that they can no longer afford to follow their ideals and they abandon their plans to have public service careers and seek employment with corporations or firms offering high salaries. The income-contingent repayment plan should have appealed to would-be public interest lawyers who are among the graduates with the highest debt-to-income ratios, but the plan has failed them and Schrag explores why and how the plan should be reformed either by Congress or by the federal administration.

**Loan Forgiveness and Loan Repayment Programs** Virgil Davidson, 2019-04 Student loan forgiveness and loan repayment programs provide borrowers a means of having all or part of their student loan debt forgiven or repaid in exchange for work or service in specific fields or professions or following a prolonged period during which their student loan debt burden is high relative to their income. In both loan forgiveness and loan repayment programs, borrowers typically qualify for benefits by working or serving in certain capacities for a specified period or by satisfying other program requirements over an extended term. Upon qualifying for benefits, some or all of a borrower's student loan debt is forgiven or paid on his or her behalf. Some of these programs are intended to support goals such as providing a financial incentive to encourage individuals to enter into and/or remain in a particular profession or public service. One such federal program that has received considerable attention in recent years is the Public Service Loan Forgiveness (PSLF) program. The PSLF program forgives borrowers' federal student loans after they make at least 10 years of qualifying payments while working for certain public service employers.

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