

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



Coupon Code Student Loan Repayment 2025

**United States. Office of Management
and Budget**

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United States Code United States,1983 An American Budget United States. Office of Management and Budget,2018 Contains analyses that are designed to highlight specified subject areas or provide other significant presentations of budget data that place the budget in perspective This volume includes economic and accounting analyses information on Federal receipts and collections analyses of Federal spending information on Federal borrowing and debt baseline or current services estimates and other technical presentations The Analytical Perspectives volume also contains supplemental material with several detailed tables including tables showing the budget by agency and account and by function subfunction and program that is available on the Internet and as a CD ROM in the printed document Provided by publisher **Federal Outlays in Indiana** United States. Office of Economic Opportunity,1970 **Colorado Comprehensive Annual Financial Report for the Year Ended June 30** Colorado. State Controller's Office,2016 *Mergent Municipal & Government Manual* ,2009

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