

Compare up to three repayment plans by selecting "Add to Comparison" on the plans you wish to compare.

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### Pay As You Earn (PAYE) Repayment Plan

 **New**

Your monthly payments are limited to 10% of your discretionary income.

MONTHLY PAYMENT

\$145

TOTAL TO BE PAID

\$23,063

ESTIMATED END OF TERM DATE

April 2045

ESTIMATED END OF PAYMENT BALANCE

\$21,234

[VIEW FULL PLAN](#)[Add to Comparison](#)

### Income-Based Repayment (IBR) Plan

Your monthly payments are limited to 10% of your discretionary income, depending on when you received your first loan.

MONTHLY PAYMENT

\$145

TOTAL TO BE PAID

\$23,063

ESTIMATED END OF TERM DATE

April 2045

ESTIMATED END OF PAYMENT BALANCE

\$21,234

[VIEW FULL PLAN](#)[Add to Comparison](#)

### Graduated Repayment Plan

Payments start low and gradually increase every two years. You will repay your loans over 10 years (for most loans, but it is usually longer for consolidation loans).

MONTHLY PAYMENT

\$152 - 455

RANGE

LATE

TOTAL TO BE PAID

\$33,979

END OF TERM DATE

April 2035

ESTIMATED END OF PAYMENT BALANCE

\$0

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### Income-Contingent Repayment (ICR) Plan

Your monthly payments are limited to 20% of your discretionary income.

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### Standard Repayment Plan

This plan allows you to pay the minimum amount for each loan based on the loan's original terms.

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**G Thomas**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the G Thomas text.

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