Standard 10 year

0

- · 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

THE COLLEGE INVESTOR





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

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

Graduated

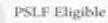
- Income-driven
- · 10 year term
- 30 year term for direct consolidation loans
- · Payments start low
- · Adjustable as income rises
- Minimum payment increases every two years

Income-Contingent (Repayment (ICR)



- Pay the lessor 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









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Florida Education Association

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Guide to the House of Commons, 2010 **Resources in Education** ,2000 **Education Daily** ,2000 **Congressional Record** United States. Congress, Good Housekeeping ,1965 The China Business Review ,1996 Pennsylvania School Journal, 1965 Includes Official program of the meeting of the Pennsylvania State Educational Association some times separately paged **Illinois Education** .1959 **Iournal of the Florida Education Association** Florida Education Association, 1949 The Times Index ,2010 Indexes the Times Sunday times and magazine Times literary supplement Times educational supplement Times educational supplement Scotland and the Times higher education supplement Teacher ,1978 Memphis State University Law Review ,1979 **Tennessee Teacher** ,1951 The Indiana Teacher .1961 North Carolina Education ,1961 Resources in Education .1997 Instructor .1974-08 **Journal of Education** Thomas Williams Bicknell, Albert Edward Winship, Anson Wood Belding, 1950 Grade Teacher ,1970 Wall Street Journal Index ,1996

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