

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

 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 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



PSLF Eligible

Student Loan Repayment Phonics Practice Best

Florida Education Association



Student Loan Repayment Phonics Practice Best:

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 **Journal 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*
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