

### 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 Last 90 Days Clearance

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

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

## **Student Loan Repayment Last 90 Days Clearance:**

**Catalog of Federal Domestic Assistance** United States. Office of Management and Budget, 1969 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs

**Student Loan Collection Procedures** Warren C. McAlvey, Anne J. Price, 1985 Guidelines for loan collection staff who award service college student loans are presented Attention is directed to sound collection procedures three specific loan programs suing a defaulted borrower the Family Educational Rights and Privacy Act and the use of credit bureaus and student loan borrower bankruptcy Loan collection procedures for all types of loans including institutional loans are covered with attention to making the loan servicing accounts before repayment the in school period the exit interview the billing process interrupting the billing process and the collection process Procedures for the National Direct Student Loan NDSL program a continuation of the National Defense Student Loan Program the Health Professions Student Loan program and the Nursing Student Loan program are discussed in detail Additional topics include types of legal action with defaulted borrowers steps in suing a borrower settling a suit out of court disclosure of information functions of a credit bureau and chapter 7 and chapter 13 bankruptcies Appendices include 83 exhibits consisting of sample letters forms and other documents that illustrate the text Included are government forms which may change over time and a glossary SW

**Digest of Public General Bills and Resolutions** Library of Congress. Congressional Research Service, 1991

**Federal Student Loans Revisited** Lydia N. Vedmas, 2005 Title IV of the Higher Education Act HEA authorizes the major federal student aid programs including the student loan programs which are the largest source of aid for students In FY2000 the Federal Family Education Loan FFEL programs and the Federal Direct Student Loan DL program supported an estimated 33.1 billion in new loan volume Several types of loans are available Federal need based subsidised Stafford loans under which the government pays the interest while the borrower is in school a grace period of deferment unsubsidised Stafford loans Federal PLUS loans for parents of undergraduate students and Federal Consolidation loans Overall student loan volume has been increased in recent years from 24 billion in FY1994 to 33 billion in FY2000 The number of loans being made has increased over the same period going from 6 483 000 to 8 618 000 The average amount that individual students are borrowing in any given year has not increased as dramatically This new book examines important issues related to this cornerstone of American higher education

**Moody's Bank and Finance Manual** , 1997

Wisconsin Statutes Wisconsin, 1993      Minnesota Rules , 2013      Standard & Poor's Fixed Income Investor , 1978-06

**Congressional Record** United States. Congress, 2004      Complete College Financing Guide Marguerite J. Dennis, 1994

Getting Through Dental School , 2005      **Michigan Register** Michigan. Legislative Council, 1984      **Public School Approval Annual Report** Illinois State Board of Education (1973- ). Public School Approval Section, 1989      **Ohio Monthly Record** , 2001 Rules of state administrative agencies In full text with tables and index including chart of proposed rules with

time and location of public hearings      **The Parliamentary Debates (Hansard)**. Great Britain. Parliament. House of  
Lords,1989      Illinois Register ,2000      Illinois Administrative Code ,1996      **Getting Into Dental School** ,2005  
Everything You Can Get from the Government for Free ... Or Almost for Free Craig T. Norback,Peter G. Norback,1975  
**Proceedings** Association of American Law Schools. Meeting,1970 1963 includes Reports of committees

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