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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University of California, San Diego

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Deferment and Cancellation Guide, National Defense/Direct Student Loan Program ,1985 Legislative and Oversight Hearings on All Veterans Administration Education and Training Programs Except the Vocational Rehabilitation Program United States. Congress. House. Committee on Veterans' Affairs. Subcommittee on Education and Training, 1978 Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG) United States. Department of Education. Audit Agency, 1980 Guide for Audits of National Direct Student Loan Program (NDSL), College Work-Study Program (CWS), Supplemental Educational Opportunity Grants Program (SEOG) United States. Department of Health, Education, and Welfare. Audit Agency, 1978 Resources in Education ,1994 **Congressional Record** United States. Congress, 1978 **Schedule of Classes** University of California, San Diego, 2001 Education of Business Men in Europe Edmund Janes James, 1893 The Parliamentary Debates Great Britain. Parliament, 1876 Commercial and Financial Chronicle Bankers Gazette, Commercial Times, Railway Monitor and Insurance Journal ,1898 Parliamentary Debates ,1876 Hazell's Accountant Student and Accountants' Journal ,1897 **Annual** .1898 Official Florida Statutes Florida.2012 Railway News, Finance and Joint-stock Companies' Journal ,1880 The Northwestern Reporter ,1891 Appendix to the Journals of the House of Representatives of New Zealand New Zealand. Parliament. House of Representatives, 1894 London Statistics London County Council, 1897 Statistics of the Administrative County of London together with certain statistics of the adjacent districts Minnesota ... Biennial Budget Minnesota. Office of the Governor.1996 The Commercial and Financial Chronicle .1899

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