

### 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 Update Setup

**Lei Huang**

A red circular graphic with a gradient, appearing as a semi-circle or a partial ring, located to the right of the name bar.

## Student Loan Repayment Update Setup:

**Direct Loans News Letter** ,1996      Warrior Medic ,2008      **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      Legislative Calendar United States. Congress. House. Committee on Ways and Means, 2009      *Resources in Education* ,1992-08      *United States Code Congressional and Administrative News* United States, 2002 Contains laws legislative history administrative regulations lists of committees proclamations executive messages and orders      Savings and Loans News ,1896      Quicken 2008 Bonnie Biafore, 2007-11-15 Finance

Educator's Internet Companion Gregory Giagnocavo, Vince DiStefano, 1995 Tells and shows how tapping into the Internet will benefit educators and students      *Financial Review and American Building Association News* ,1896      **Action Report** Medical Board of California, 2002      *Michigan Postsecondary Admissions & Financial Assistance Handbook* Michigan. Department of Education, 1980      Statutes of California and Digests of Measures California, 2002      **Index to the Code of Federal Regulations** ,1996      *Annual Report, FY..., the Adjutant General of Ohio* Ohio. Adjutant General's Department, 1989 This report reflects the programs of the Adjutant General's Department and the major operations activities and achievements of the Ohio Army and Air National Guard and the Ohio Disaster Services Agency Cf letter of transmittal

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