FEDERAL STUDENT LOAN REPAYMENT PLANS

PAYE

New IBR

SAVE

- Partial financial hardship required
- Must enroll by 7/1/24, for loans taken after 10/2011; balance 10/2007 had to be \$0
- Payment: 10% of discretionary income (can exclude spouse)
- Payment capped at 10-yr payment amount
- · 20-yr path to forgiveness

- Partial financial hardship required
- Must borrow after July 1, 2024
- Payment: 10% of discretionary income (can exclude spouse)
- Payment Capped at 10-yr payment amount
- 20-yr path to forgiveness

- No hardship required
- Doesn't matter when you borrowed
- Payment: 5% 10% of discretionary income (can exclude spouse)
- Payment NOT capped
- 20-yr path to forgiveness for undergrad only, 25 year path for others

PHYSICIAN SIDE GIGS

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K Morrison

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