

### 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 Near Me Promo

**Colorado. State Controller's Office**



## **Student Loan Repayment Near Me Promo:**

**Michigan Direct Student Loan Program** Michigan. State Board of Education,1982      *Student Loans in Thailand* Adrian Ziderman,2003      **College Check Mate** Deborah L. Klein,1992-09 More than 1 7 million students start college every year and most of them need financial aid As federal student aid programs fail to keep pace with college tuition costs students are increasingly turning to their college s own aid programs to help pay their education bills This is the only book containing complete listings of innovative tuition assistance plans offered at U S colleges and universities Includes full details on installment plans guaranteed tuition plans low interest loans prepayment discounts tuition freezes and equalization achievement incentives alumni and recruiting discounts moral obligation scholarships and many other sources of help Gives the terms award range interest rates loan amounts and eligibility requirements of each plan      *The Journal of Education for Ontario* ,1876      **Student Loan Revenue Obligation Bonds ... Series A** ,1979 Official statement issued in conjunction with State of Wisconsin bond sales      **The Internal Revenue Record and Customs Journal** ,1894      **The Review** ,1876

**Colorado Comprehensive Annual Financial Report for the Year Ended June 30** Colorado. State Controller's Office,2007      *The Parliamentary Debates (Hansard)*. Great Britain. Parliament. House of Lords,2005      *Government Finance Statistics Yearbook* ,1994      *Official Florida Statutes* Florida,1986      Journals of the House of Commons ... Great Britain. Parliament. House of Commons,1886      Digest of Public General Bills and Resolutions ,1991      *Mergent Municipal News Reports* ,1999-07      United States Code Service, Lawyers Edition United States,1936      Newsweek ,1979

*Congressional Record* United States. Congress,2007      Taxpayer Relief Act of 1997 ,1997      **Pitman's Journal of Commercial Education** ,1922      **Moody's Bond Survey** ,1978 Includes Moody s Convertible bonds

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