

FEDERAL STUDENT LOAN REPAYMENT PLANS

PAYE

- 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

New IBR

- 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

SAVE

- 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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A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the publisher's name.

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