

Repayment Plan	Years to forgiveness	% of Discretionary Income	Discretionary Income = Adjusted Gross Income minus...	Can exclude spouse's income if you file Married Filing Separately
PAYE	20 yrs	10%	150% of federal poverty guideline (based on family size)	Yes
REPAYE	25 yrs	10%	150% of federal poverty guideline (based on family size)	No
New REPAYE	20 yrs (undergrad only) 25 yrs (graduate loans)	5% for undergrad 10% for graduate	225% of federal poverty guideline (based on family size)	Yes

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Uma Kapila



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Performance and Accountability United States. General Accounting Office,2002 Legislative Branch Appropriations for ... United States. Congress. House. Committee on Appropriations,2004 **Annual Performance and Accountability Report** United States. National Mediation Board,2005 **Performance and accountability reported agency actions and plans to address 2001 management challenges and program risks.** ,2002 **Federal Register** ,2018

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