

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 Deal Best Price

**California Congress of Parents and
Teachers**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the text box.

Student Loan Repayment Deal Best Price:

Review of the Administration's Loan Sale Pilot Program United States. Congress. House. Committee on Government Operations. Legislation and National Security Subcommittee,1987 **House of Commons - Committee of Public Accounts: Student Loan Repayments - HC 886** Great Britain: Parliament: House of Commons: Committee of Public Accounts,2014-02-14 There is at present around 46 billion of outstanding student loans on the Government's books and this figure is set to rise dramatically to 200 billion by 2042 in 2013 prices By 2042 there will be an estimated 6.5 million borrowers of student loans At the same time estimates for the amount of loans that will not be repaid are also rising and the Government assumes that 35-40% of outstanding loans will never be repaid That is some 16 billion to 18 billion on the current debt of 46 billion and 70 billion to 80 billion on the estimated value of student loans by 2042 The Department for Business Innovation Skills the Department is not doing enough to secure value for money from its collection arrangements The Department is unable to accurately forecast student loan repayments and does not have a sufficient understanding of the likely future cost of non repayment to the taxpayer The Student Loans Company is not doing enough to ensure that it identifies and collects all the repayments due given the substantial size of the financial assets involved and will need to demonstrate value for money from the proposed sale of the student loans book **Financial Report - Executive Department for Finance and Administration** Kentucky. Executive Dept. for Finance and Administration,1975 Savings and Loan News ,1981 The Law Students' Journal ,1881 **Annual Financial Report of the State of Hawaii for the Fiscal Year Ended June 30...** Hawaii. Department of Accounting and General Services,1973 *The Commercial & Financial Chronicle ...* ,1897 *Standard & Poor's Fixed Income Investor* Standard and Poor's Corporation,1978-07 Includes indexes and other supplementary materials which may have title The SP fixed income investor **The Pacific Reporter** ,1897 *Financial Report - Commonwealth of Kentucky* Kentucky. Dept. of Finance. Division of Accounts,1977 **The School Law of Indiana, ...** Indiana,1893 **The City Record** New York (N.Y.),1877 **The Law Times Reports** ,1891 Digest of Public General Bills and Resolutions ,1988 "Code of Massachusetts regulations, 2010" ,2010 Archival snapshot of entire looseleaf Code of Massachusetts Regulations held by the Social Law Library of Massachusetts as of January 2020 *Guidebooks of the California Congress of Parents and Teachers, Inc* California Congress of Parents and Teachers,1961 Education Code California Code Commission,1983 **New Jersey Register** ,2011 **The Commercial and Financial Chronicle** ,1898 *Parliamentary Debates (Hansard)*. Great Britain. Parliament. House of Commons,2013

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