

## COMPARISON OF STANDARD REPAYMENT PLANS

REPAYMENT PLAN	PAYMENT	HOW LONG YOU'LL PAY	IDEAL FOR
Standard Repayment Plan	Your monthly payment will be a fixed amount based on the amount you need to pay each month in order to have your loan paid off in 10 years.	Discharged after <b>10 years</b>	Those with a high starting salary right out of college.
Graduated Repayment Plan	Increases every 2 years.	Discharged after <b>10 years</b>	Those who want a low monthly payment right out of college, and expect to make more money later on.
Extended Repayment Plan	<b>10 or 15 percent</b> of discretionary income. Changes with income.	Discharged after <b>25 years</b>	Those who want the freedom to choose between fixed and graduated payments.
Extended Graduated Repayment Plan	Increases every 2 years. If you choose a fixed version, your payments will be split evenly over the course of 25 years.	Discharged after <b>25 years</b>	Those who want a low monthly payment right out of college and the choice between fixed and graduated payments.

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