

### 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 Clearance

**B Lingard**



## **Student Loan Repayment Deal Clearance:**

*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      **Financial Report - Commonwealth of Kentucky** Kentucky. Dept. of Finance. Division of Accounts,1977      *Moody's Bond Survey* ,1987      *Annual Financial Report of the State of Hawaii for the Fiscal Year Ended June 30...* Hawaii. Department of Accounting and General Services,1974

**Annotated Statutes of the State of Indiana: Supplement of 1897, containing the general statutes enacted at the legislative sessions of 1895 and 1897** Indiana,1897      Halsbury's Statutes of England and Wales Great Britain,1985  
The Revised Statutes of Indiana, Containing All Laws of a General Character in Force September 1, 1897 Indiana,1897

**The Irish Law Times and Solicitors' Journal** ,1886      **The Organic and Other General Laws of Oregon** Oregon,1874      **The Complete Annual Digest of Every Reported Case in All the Courts** Alfred Charles Richard Emden,1885      **Report** Kansas. Treasury Dept,1892      **Revised Statutes of the State of Wisconsin, Passed at the Extra Session of the Legislature, Commencing June 4, 1878, and Approved June 7, 1878** ,1878      The Revised Statutes of the State of Wisconsin Wisconsin,1871      **Annual Report of the State Controller** California. Office of State Controller,1955      Illinois State Budget Illinois. Governor,2006      Legislative Documents Iowa. General Assembly,1890  
Contains the reports of state departments and officials for the preceding fiscal biennium      Digest of Public General Bills and Resolutions Library of Congress. Congressional Research Service,1991      *Legislative Documents Submitted to the ... General Assembly of the State of Iowa* Iowa. General Assembly,1890

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