

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 Best Tutorial

G Orfield



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Resources in Education, 1998. **Insider's Guide to Graduate Programs in Clinical and Counseling Psychology** John C. Norcross, Michael A. Sayette, 2016-01-04. This perennial bestseller is the resource you can rely on to help you select and get into the graduate clinical or counseling psychology programs that meet your needs. The Insider's Guide is based on intensive research and includes information and step-by-step guidance not available from any other source. In-depth profiles on more than 300 accredited programs provide details on specializations or tracks, admission requirements, acceptance rates, financial aid, research areas, clinical opportunities, and more. Special features include tips on completing prerequisite coursework, accumulating clinical and research experience, and writing your CV. A handy time line pinpoints important steps to take in the months and years leading up to submitting your applications. Planning and decision-making worksheets help you streamline the selection process and identify your top choices. The 2016/2017 Edition features updates throughout and new content on student loans, internship match rates, and GRE preparation.

The Young Adult's Guide to Graduating College Debt Free: Skills and Strategies Nicole Delorio, 2017. College can be expensive; the average graduating college senior is nearly 30,000 in debt when he or she walks off campus. There is also more financial aid available

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postal workers in effect an employee handbook for Uncle Sam's workforce
Harmon Foundation, 1929 Federal Personnel Guide, 2009

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