

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

Pumpkin Spice Student Loan Repayment Best

Yicheng Fang



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successful farming ,1916 **Normal Instructor** ,1966 *American Agriculturist* ,1957 **Demorest's Monthly Magazine** ,1874 *The Rotarian* ,1991-12 Established in 1911 The Rotarian is the official magazine of Rotary International and is circulated worldwide Each issue contains feature articles columns and departments about or of interest to Rotarians Seventeen Nobel Prize winners and 19 Pulitzer Prize winners from Mahatma Ghandi to Kurt Vonnegut Jr have written for the magazine **Wallaces' Farmer and Dairyman** ,1924 **The Christian Advocate** ,1900 **Moore's Rural New Yorker** ,1906 Weekly World News ,1998-01-13 Rooted in the creative success of over 30 years of supermarket tabloid publishing the Weekly World News has been the world s only reliable news source since 1979 The online hub www.weeklyworldnews.com is a leading entertainment news site **Our Dumb Animals** George Thorndike Angell,1928 Field & Stream ,1995-10 FIELD STREAM America s largest outdoor sports magazine celebrates the outdoor experience with great stories compelling photography and sound advice while honoring the traditions hunters and fishermen have passed down for generations **The Rural New-Yorker** ,1927 **Primary Plans** Elizabeth P. Bemis,1910 Rural New Yorker ,1906 **Field & Stream** ,1995-10 FIELD STREAM America s largest outdoor sports magazine celebrates the outdoor experience with great stories compelling photography and sound advice while honoring the traditions hunters and fishermen have passed down for generations **National Stockman and Farmer** ,1916 **The Wisconsin Agriculturist** ,1906 **California Cultivator** ,1916 **American Globe** ,1909 **Kansas Farmer** ,1915

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