

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 2025 Tutorial

Tao Wei

A red circular graphic with a gradient, appearing as a semi-circle or a partial circle, located to the right of the name Tao Wei.

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TV Guide, 1994 *Official Guide to Catholic Educational Institutions in the United States, with a Special Section on Religious Communities*, 1959 **Thesaurus of ERIC Descriptors** James E. Houston, 2001-06-30 Researchers have come to rely on this thesaurus to locate precise terms from the controlled vocabulary used to index the ERIC database This the first print edition in more than 5 years contains a total of 10 773 vocabulary terms with 206 descriptors and 210 use references that are new to this edition A popular and widely used reference tool for sets of education related terms established and updated by ERIC lexicographers to assist searchers in defining narrowing and broadening their search strategies The Introduction to the Thesaurus contains helpful information

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