### Standard 10 year

0

- · 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

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## **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 lessor 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







# **Student Loan Repayment 2025 Tutorial**

**Jicheng Xie** 

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