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

Revised Pay As You Earn (REPAYE)



- · 10% of your income
- · Undergrad: 20 year term
- Grad School: 25 year term
- · Loan forgiven after term
- · Anyone can qualify
- Good for high earners with high student loan debts



THE COLLEGE INVESTOR



②

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 Best

G Psacharopoulos

Student Loan Repayment Best:

Student Loan Repayment Best Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has be apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**Student Loan Repayment Best**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect our existence. Throughout this critique, we will delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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