

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

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Student Loans of North Dakota



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employing over 70% of the rural workforce CBN and the sector plays a central role in livelihoods food security and inclusive growth Within this sector agri food value chains constitute the connective tissue that links smallholder farmers processors traders input suppliers and consumers both within the domestic economy and across international markets Nigeria's agricultural output is predominantly driven by staple food crops such as maize rice and cassava while export oriented value chains like cocoa provide significant foreign exchange and economic diversification potential These chains vary widely in terms of modernization capital intensity and integration into digital financial services Staple crop chains are typically domestic facing and labor intensive offering high employment shares and deep linkages with poverty alleviation Export oriented chains although narrower in farmer reach tend to offer higher margins foreign earnings and exposure to quality standards and global market dynamics

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