## 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 imcomie:
- 20 to 25 year term.
- · Payment must be less than payment under the Standard Repayment Plan.
- · Forgiven loans subject to BUILDINGS.

### 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)

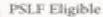


- · Pay the lessor of either 20% of income or total payment over 12 years
- 12 year-25 year term.
- · Forgiven amount subject to
- · Direct student loans qualify









# **Student Loan Repayment Best Setup**

**Padhraic Smyth** 

**Student Loan Repayment Best Setup:** 

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