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

Andrea Nagy, John Katzman

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