#### 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 BANKSON.

#### 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





## **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

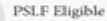
- Income-driven
- · 10 year term
- · 30 year term for direct consolidation loans
- · Payments start low
- · Adjustable as income rises
- Minimum payment increases every two years

#### 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**

**Christian G. Meyer** 

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