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Type	Year to Repay	Payment Amount
Standard	10 Years (10-30 years for Consolidations Loans)	Payment is a fixed amount; at least \$50 per month
Graduated	10 Years (10-30 years for Consolidations Loans)	Payment starts out low and increases every 2 years
Extended	25 Years	Lower payment - extend period to repay
SAVE (Saving on a Valuable Education)	20 Years UG/ 25 Years GR (outstanding balance forgiven)	Generally, 10 percent of your discretionary income
Paye	20 Years	Generally, 10 percent of your discretionary income
Income-Based	20 years if new borrower after July 1, 2014	Generally, 10 percent of your discretionary income
	25 years if you are not a new borrower on or after July 1, 2014	

Viral Cozy Mystery Student Loan Repayment Discount

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