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

United States

Student Loan Repayment Best:

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borrowers repay their loans successfully The Best Pocket Guide Ever for Eliminating Debt Jillian Howard,2014-06-05 If you are one of the more than five million South Africans who are deeply in debt or would like advice on how to become and stay debt free this is the book for you Figures from the National Credit Regulator Credit Bureau Monitor show that more than 9 5 million people have bad debt records as they have fallen behind on their repayments And this figure is bound to increase as many more turn to credit to survive rising food and fuel costs A bleak picture indeed But much needed and timeous help is now at hand with this useful guide to eliminating personal debt This condensed but highly informative book will help you to assess the extent of your debt and what to do about it assist you in drawing up a budget and sticking to it and provide you with options on how to best pay off your debt and create new spending habits in order to live debt free It is essential reading for each and every South African who finds him or herself trapped in debt whether you are just starting out are in mid career or facing retirement Because it is possible to live a debt free life and live it well

United States Code United States, 2018

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