

### 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

### 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 lesser 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



PSLF Eligible

# Student Loan Repayment Deal Setup

**Anthony S. Fauci**



## **Student Loan Repayment Deal Setup:**

Debt Cures Kevin Trudeau,2010-06 Money Secrets is packed with short easy reading segments giving readers one quick money saving tip after another It covers every important financial area of life personal money management banking credit cards financing a child s college education minimizing taxes and more b 2 95 *Student Loan Reform* United States.

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**Record** United States. Congress,2001 The Congressional Record is the official record of the proceedings and debates of the United States Congress It is published daily when Congress is in session The Congressional Record began publication in

1873 Debates for sessions prior to 1873 are recorded in The Debates and Proceedings in the Congress of the United States

1789 1824 the Register of Debates in Congress 1824 1837 and the Congressional Globe 1833 1873 **The Code of Federal**

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House,1958 Some vols include supplemental journals of such proceedings of the sessions as during the time they were depending were ordered to be kept secret and respecting which the injunction of secrecy was afterwards taken off by the order of the House **Health Professions Education and Distribution Act of 1980** United States. Congress. Senate.

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Ending the Squeeze on Universities E. G. West, Caryn Duncan, Jonathan R. Kesselman, Stephen T. Easton, 1993 The first in a series of monographs on Canadian education Ending the Squeeze on Universities features an in-depth and innovative analysis of the income contingent loan system by Dr Edwin G West Dr West argues that students must take greater responsibility for the costs of their education

*Reauthorization of the Higher Education Act of 1965* United States. Congress. Senate. Committee on Labor and Human Resources. Subcommittee on Education, Arts, and Humanities, 1991 This volume presents transcripts of seven hearings held in May 1991 on the reauthorization of the Higher Education Act of 1965 Of the hearings held in the District of Columbia the first focused on the Pell Grant and Stafford Loan programs and featured witnesses from around the country addressing educational finance The second hearing focused on the process of accreditation certification and licensing that determines institutional participation in the Federal student aid programs and featured witnesses from educational institutions and professional associations The final hearing presented the testimony of college executives representatives of educational associations and others on Title VI which supports international education and Title III concerned with institutional aid and funding for institutional facilities The hearings in other cities provided an opportunity for legislators to hear additional suggestions and recommendations from students teachers administrators institutional executives and state agencies on the reauthorization of higher education programs Included are the prepared statements of the witnesses as well as additional statements correspondence and supplemental material JB

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