

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 On Sale Setup

Internal Revenue Service



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Guaranteed Student Loan Tax-exempt Financing United States. Congress. House. Committee on Ways and Means. Subcommittee on Oversight,1980 Student Loan Repayment Guide ,2006 **House of Commons - Committee of Public Accounts: Student Loan Repayments - HC 886** Great Britain: Parliament: House of Commons: Committee of Public Accounts,2014-02-14 There is at present around 46 billion of outstanding student loans on the Government's books and this figure is set to rise dramatically to 200 billion by 2042 in 2013 prices By 2042 there will be an estimated 6.5 million borrowers of student loans At the same time estimates for the amount of loans that will not be repaid are also rising and the Government assumes that 35-40% of outstanding loans will never be repaid That is some 16 billion to 18 billion on the current debt of 46 billion and 70 billion to 80 billion on the estimated value of student loans by 2042 The Department for Business Innovation Skills the Department is not doing enough to secure value for money from its collection arrangements The Department is unable to accurately forecast student loan repayments and does not have a sufficient understanding of the likely future cost of non repayment to the taxpayer The Student Loans Company is not doing enough to ensure that it identifies and collects all the repayments due given the substantial size of the financial assets involved and will need to demonstrate value for money from the proposed sale of the student loans book Your Federal Income Tax for Individuals United States. Internal Revenue Service,2011 **Your Federal Income Tax for Individuals** ,2011 *Accountant Student and Accountants' Journal* ,1887 **Phoenix Indian School** United States. Congress. House. Committee on Interior and Insular Affairs,1990 Your Federal Income Tax for Individuals 2011 Internal Revenue Service,2012-01-05 Official Internal Revenue Publication IRS Valuable reference tool for filing federal income tax IRS Publication 17 covers general rules for filing and supplements information contained in your tax instructions Also explains the tax laws to insure you only pay the tax you owe and no more *Standard & Poor's Creditweek* ,1998 **Student Loan Revenue Obligation Bonds ... Series A** ,1979 Official statement issued in conjunction with State of Wisconsin bond sales **The School Law of Indiana** Indiana,1883 Resources in Education ,1993 **The Feasibility of an ASEAN Student Aid Fund** Ozay Mehmet,1984 *Report from the Select Committee on Repayment of Loans by Local Authorities* Great Britain. Parliament. House of Commons. Select Committee on Repayment of Loans by Local Authorities,1902 The General Statutes of the State of Michigan Michigan,1882 **Guidebooks of the California Congress of Parents and Teachers, Inc** California Congress of Parents and Teachers,1961 **Parliamentary Debates** Great Britain. Parliament. House of Commons,1989 **Martindale-Hubbell Law Digest** ,2002 **Student loan basics-- and more!** ,1991 *The Student Loan Handbook* Lana J. Chandler,Michael D. Boggs,1990

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