

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

Goodreads Choice Student Loan Repayment Best

Mark Grimaldi, Stevenson G. Smith



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The Money Compass Mark Grimaldi, Stevenson G. Smith, 2013-12-17 Between the ongoing recession the collapse of the housing market and the crumbling of the middle class many Americans are left wondering what happened to the American Dream They re also wondering what happened to their money For millions of people just making ends meet is challenging enough So when it comes to saving and investing it seems like the deck is stacked against you The bad news is that you re right If the economy were a card game the dealer would hold all the aces But the good news is that you don t have to play by the house rules Renowned for his unvarnished insight on finance and investing money manager Mark Grimaldi has a reputation for telling it like it is He doesn t sugarcoat the negative and he doesn t have time for the financial industry hype that leads to bad investing decisions Here s the truth the economy is in bad shape but that doesn t mean you can t save responsibly invest profitably and retire comfortably In *The Money Compass* Grimaldi teams up with accounting professor G Stevenson Smith to offer a wealth of smart investing advice for today s investor This plain English guide to good investing presents practical strategies and actionable advice for safely navigating today s financial markets It shows you how to manage credit and debt responsibly how to use the tax code to your advantage which kinds of trendy investing advice you should ignore and where to put your money for solid returns In addition the authors explore the hard macroeconomic realities that explain how we got here and where we re going next They look at the primary causes and consequences of the recession the housing crash the slow collapse of government programs long term unemployment and how it all impacts you and your money Plus Grimaldi and Stevenson forecast the next big economic shock and show you how to profit from it The economic game is rigged to keep you poor and keep Wall Street rich So it s time to write your own rules Whether you re white collar blue collar or somewhere in between *The Money Compass* gives you the commonsense guidance you need to chart a course to a comfortable financial future even in the roughest economic waters

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