

COMPARISON OF STANDARD REPAYMENT PLANS

| REPAYMENT PLAN | PAYMENT | HOW LONG YOU'LL PAY | IDEAL FOR |
|-----------------------------------|---|----------------------------------|--|
| Standard Repayment Plan | Your monthly payment will be a fixed amount based on the amount you need to pay each month in order to have your loan paid off in 10 years. | Discharged after 10 years | Those with a high starting salary right out of college. |
| Graduated Repayment Plan | Increases every 2 years. | Discharged after 10 years | Those who want a low monthly payment right out of college, and expect to make more money later on. |
| Extended Repayment Plan | 10 or 15 percent of discretionary income. Changes with income. | Discharged after 25 years | Those who want the freedom to choose between fixed and graduated payments. |
| Extended Graduated Repayment Plan | Increases every 2 years. If you choose a fixed version, your payments will be split evenly over the course of 25 years. | Discharged after 25 years | Those who want a low monthly payment right out of college and the choice between fixed and graduated payments. |

Student Loan Repayment Usa Tutorial

SJ Ball



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