



Student Loan Repayment Plans



Types of Repayment Plans

Income Based

Revised Pay as You Earn Repayment Plan (REPAYE)

Pay as You Earn Repayment Plan (PAYE)

Income Based Repayment (IBR)

Income Contingent Repayment (ICR)

Income Sensitive Repayment Plan

Non- Income Based

Standard Repayment

Graduated Repayment

Extended Repayment

Refinance via Private Bank

| Plan | Eligible Loans | Payment Schedule | Who is eligible | Benefits/Downside |
|---|---|---|--|--|
| Standard Repayment Plan | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized | <ul style="list-style-type: none"> Fixed monthly Normally 10 year loan (if Consolidated some can change to up to 30 years) Increasing monthly payments over the life of the loan Normally 10 years, consolidated loans can extend up to 30 years | <ul style="list-style-type: none"> Everyone with these types of loans | <ul style="list-style-type: none"> Pay less overall Higher initial payment compared to other plans |
| Graduated Repayment Plan | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Stafford Loans Direct Plus Loans Consolidated Loans | <ul style="list-style-type: none"> Can be fixed amount or graduated amount Payment period extended to 25 years | <ul style="list-style-type: none"> Everyone with these types of loans | <ul style="list-style-type: none"> Lower initial payments while in residency that increase with time Initial payment still higher than other income based plans |
| Extended Repayment Plan | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Stafford Loans Direct Plus Loans Direct Consolidated Loans | <ul style="list-style-type: none"> Monthly Payment is 10% of discretionary income Payments recalculated yearly based on income and family size If married, spouses income IS considered regardless if file jointly or separate Outstanding balance, if any, will be forgiven after 20 or 25 years. | <ul style="list-style-type: none"> If you have Direct Loans /FFEL, must have >30k in outstanding loans | <ul style="list-style-type: none"> Lower initial payment compared to standard or graduate plan Over time, borrower pays more as interest continues to accrue |
| Revised Pay as You Earn Repayment Plan (REPAYE) | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Plus Loans Direct Consolidation Loans | <ul style="list-style-type: none"> Monthly Payment is 10% of discretionary income Payments recalculated yearly based on income and family size If married, spouses income IS considered only if filing jointly Outstanding balance, if any, will be forgiven after 20 years. | <ul style="list-style-type: none"> Any Direct Loan borrower | <ul style="list-style-type: none"> Limits payment to 10% of discretionary income. Frees up some money in residency for other expenses Monthly payment can be more than standard plan Good option for those seeing public service loan forgiveness May have to pay income tax on amount that is forgiven |
| Pay As You Earn Repayment Plan (PAYE) | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Direct Plus Loans Direct Consolidated Loans | <ul style="list-style-type: none"> Monthly Payment is 10% of discretionary income Payments recalculated yearly based on income and family size If married, spouses income IS considered only if filing jointly Outstanding balance, if any, will be forgiven after 20 years. | <ul style="list-style-type: none"> Must be a new borrower on or after Oct 1,2007 and have received a disbursement of Direct Loan on or after October 1,2011 Must have high debt relative to income | <ul style="list-style-type: none"> Limits payment to 10% of discretionary income. Frees up some money in residency for other expenses Monthly payment will never be more than standard plan Good option for those seeing public service loan forgiveness May have to pay income tax on amount that is forgiven |
| Income Based Repayment Plan (IBR) | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Subsidized and Unsubsidized Federal Stafford Loans Direct PLUS Direct Consolidation Loans | <ul style="list-style-type: none"> Monthly payment will be at either 10 or 15% discretionary income Payments recalculated yearly based on income and family size If married, spouses income IS considered only if filing jointly Outstanding balance, if any, will be forgiven after 20 years. | <ul style="list-style-type: none"> Must have high debt relative to income | <ul style="list-style-type: none"> You will never pay more than standard 10 year repayment amount You will end up paying more over time compared to standard 10 year repayment plan Good option for those seeking Public Service Loan Forgiveness |
| Income Contingent Repayment Plan (ICR) | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Loans Direct Plus Direct Consolidation | <ul style="list-style-type: none"> Monthly payment will be the lesser of either: 20% of discretionary income or the amount you would pay on a 12 year fixed payment plan If married, spouses income IS considered only if filing jointly Payments recalculated yearly Outstanding balance, if any, will be forgiven after 25 years. | <ul style="list-style-type: none"> Any Direct Loan Borrower Parents can access this plan by consolidating their parent PLUS loans into Direct Consolidation Loan | <ul style="list-style-type: none"> Limits payment initially. Frees up some money in residency for other expenses Monthly payment can be more than standard plan Good option for those seeking public service loan forgiveness May have to pay income tax on amount that is forgiven |
| Income Sensitive Repayment Plan | <ul style="list-style-type: none"> Direct Subsidized and Unsubsidized Loans FFEL Plus Loans FFEL Consolidation Loans | <ul style="list-style-type: none"> Monthly payment based on income Repayment period usually 15 years | <ul style="list-style-type: none"> Loans as stated in second column | <ul style="list-style-type: none"> You will end up paying more than 10 year Standard Repayment Plan The amount you pay each month can vary from lender to lender. |

Tax Bracket Student Loan Repayment Guide

M Mark



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