## Federal Loan Repayment Plan Summary

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| Pay As You Earn                | Direct     | • New borrower as of 10/1/07, and  
• Must have received a Direct loan disbursement on or after 10/1/11 | Generally 10% of discretionary income, but never more than the 10-year Standard Repayment Plan amount. |                      |
| Income-Based Repayment (new)   | Direct     | • No outstanding balance on Direct or FFEL loans when Direct Loan received on or after 7/1/14 | Generally 10% of discretionary income, but never more than the 10-year Standard Repayment Plan amount. |                      |
| Income-Based Repayment (old)   | FFEL Direct| • Existing borrower prior to 7/1/14                                                 | Generally 15% of discretionary income, but never more than the 10-year Standard Repayment Plan amount. |                      |
| Income-Contingent Repayment    | Direct     | • Any borrower with eligible federal student loans                                  | The lesser of 20% of your discretionary income or a 12 year fixed payment (adjusted according to income). |                      |

### Eligible Loans

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| Standard       | • Subsidized and Unsubsidized  
• Direct and FFEL  
• All PLUS Loans                          | • Fixed monthly payments of at least $50/mo  
• Up to 10 years                           |
| Graduated      |                                                                                 | • Initial payments are lower, then  
• Gradually increase every two years  
• Up to 10 years                           |
| Extended       |                                                                                 | • Fixed or graduated payments  
• Up to 25 years                           |


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