Offit ADVISORS Federal Student Loan Private Loan PSLF Eligible Affordable Monthly Pay Off Quickly Payments Works for a 501c3 or government for 10 years FFEL, Consolidate Direct Loan Perkins Parent PLUS loans Periodically check the market for Income Based Plan Good Credit Poor Credit better rates Single Income Married/Dual Income High Income Average/Low Spouse; File Taxes Income Spouse; Separately File Taxes Jointly Loans Loans Newer than Older than Oct 2007 2007 Standard Extended/Graduated Paye Refinance **IBR** Repaye Repayment Repayment A lower interest rate can Same monthly payment for 10% of discretionary 10% of discretionary 15% of discretionary income. Various repayment terms: 20 potentially save you thousands 10 years. This is the income. Possible subsidy income. Can file taxes Can file taxes separately so or 25 years. Payments can of dollars. lenders default payment that covers some of your separately so spouses spouses income is not considered. be same for entire term or plan outstanding interest. Up to income is not considered. Up to 20 year repayment. gradually increase over time. 25 year repayment. Up to 20year repayment.

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