



A lower interest rate can potentially save you thousands of dollars.

Same monthly payment for 10 years. This is the lenders default payment plan

10% of discretionary income. Possible subsidy that covers some of your outstanding interest. Up to 25 year repayment.

10% of discretionary income. Can file taxes separately so spouses income is not considered. Up to 20year repayment.

15% of discretionary income. Can file taxes separately so spouses income is not considered. Up to 20 year repayment.

Various repayment terms: 20 or 25 years. Payments can be same for entire term or gradually increase over time.