

REPAYMENT PLAN OPTIONS FOR DIRECT LOANS AND FEDERAL FAMILY EDUCATION LOAN (FFEL) PROGRAM LOANS

The repayment plan options below do not include PLUS loans made to parents, Direct Consolidation Loans and FFEL Consolidation Loans, or Federal Perkins Loans. For information about repayment plan options for PLUS loans made to parents, see the brochure *Direct Loan Basics for Parents* at [StudentAid.gov/resources#loan-basics-parents](https://studentaid.gov/resources#loan-basics-parents). For information about repayment of consolidation loans, see [StudentAid.gov/consolidation](https://studentaid.gov/consolidation). For information about repayment of Federal Perkins Loans, contact the school that made the loan.



Traditional Repayment Plans

PLAN	ELIGIBLE BORROWERS	ELIGIBLE LOANS	QUICK COMPARISON
Standard Repayment Plan	All borrowers	<ul style="list-style-type: none"> • Direct Subsidized Loans • Direct Unsubsidized Loans • Subsidized Federal Stafford Loans • Unsubsidized Federal Stafford Loans • Direct PLUS Loans • FFEL PLUS Loans 	<ul style="list-style-type: none"> • Time you have to repay: Up to 10 years. • Your payments will be a fixed amount of at least \$50 per month. • You'll pay less interest for your loan over time under this plan than you would under the other plans.
Graduated Repayment Plan	All borrowers	<ul style="list-style-type: none"> • Direct Subsidized Loans • Direct Unsubsidized Loans • Subsidized Federal Stafford Loans • Unsubsidized Federal Stafford Loans • Direct PLUS Loans • FFEL PLUS Loans 	<ul style="list-style-type: none"> • Time you have to repay: Up to 10 years. • Your payments <ul style="list-style-type: none"> • will start out low and increase every two years; • must be at least equal to monthly interest due; and • will not be more than three times greater than any other monthly payment. • You'll pay more for your loan over time than under the 10-year Standard Repayment Plan.
Extended Repayment Plan	<ul style="list-style-type: none"> • Direct Loan borrowers who have more than \$30,000 of Direct Loans to repay, and who obtained their Direct Loans on or after Oct. 7, 1998. • FFEL Program borrowers who have more than \$30,000 of FFEL Program loans to repay, and who obtained their FFEL Program loans on or after Oct. 7, 1998. <p><i>Note: There are additional eligibility requirements. View repayment plan details at StudentAid.gov/repay.</i></p>	<ul style="list-style-type: none"> • Direct Subsidized Loans • Direct Unsubsidized Loans • Subsidized Federal Stafford Loans • Unsubsidized Federal Stafford Loans • Direct PLUS Loans • FFEL PLUS Loans 	<ul style="list-style-type: none"> • Time you have to repay: Up to 25 years. • Your payments will be an amount that ensures that your loan will be paid in full in 25 years. You can choose to make either fixed or graduated payments (payments that start out low and then increase every two years). • Your monthly payments will be lower than the 10-year Standard Repayment Plan. • You'll pay more for your loan over time than under the 10-year Standard Repayment Plan.