

Loan Repayment Options

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When you borrow federal financial aid, you are offered the option to choose how you repay your loan. Many lenders will automatically place you into a repayment plan so you'll need to contact your lender directly for assistance with changing plans. Detailed information on the currently available federal student loan repayment plans may be found on the [Federal Student Aid](#) site. This information is subject to change, so it's best to refer to FSA for accurate information.

Currently, the following repayment options are available:

- Fixed Payment Repayment Plans:
 - Standard Repayment Plan
 - Graduated Repayment Plan
 - Extended Repayment Plan
- Income Driven Repayment (IDR) Plans:
 - Income-Based Repayment (IBR) Plan
 - Income-Contingent Repayment (ICR) Plan
 - Pay As You Earn (PAYE) Repayment Plan
 - Saving on a Valuable Education (SAVE) Plan

Related Articles:

[How do I repay student loans?](#)

[Federal Loan Interest Rates and Fees](#)
