\$	X	<u>%</u> = \$	/ 12 (m	onths) = <u>\$</u>	per month
10% Monthly Discretionary Income	REPAYE evised Pay As You Earr	25 Years until Taxable Forgiveness	10% Monthly Discretionary Income	PAYE (Pay As You Earn)	20 Years until Taxable Forgiveness
Married = Combined Incomes Payment prorated for couples both with Federal Student Loans			Married and file Federal Tax Separately = Separate Incomes		
Monthly Interest Accrual	Tax Year 2019 AGI		Monthly Interest Accrual	Tax Year 2019 AGI 150% Poverty Level Discretionary Income	
	150% Poverty Level				
	Discretionary Income				
	<u>X 10%</u>			X 10%	
They Pay	/12 months =		They Pay	/12 months =	
You Accrue		/month	You Accrue		/month
Monthly Interest Accrual	Tax Year 2020 AGI		Monthly Interest Accrual	Tax Year 2020	Gl
	150% Poverty Level			150% Poverty Level	
	Discretionary Income			Discretionary Income	
	<u>X 10%</u>			X 10%	
They Pay	/12 months =		They Pay	/12 months =	
You Accrue		/month	You Accrue		/month
Monthly Interest Accrual	Tax Year 2021	7111011111	Monthly Interest	Tax Year 2021	<u> </u>
	AGI		Accrual	AGI150% Poverty Level Discretionary Income	
	150% Poverty Level				
	Discretionary Income				ary income
TI D	X 10%		71 5	X 10%	_
They Pay	/12 months =	=	They Pay	/12 month	S =
You Accrue		/month	You Accrue		/month
Monthly Interest Accrual	Future AGI		Monthly Interest Accrual	Future A	Gl
	150% Poverty Level			150% Poverty Level	
	Discretionary Income			Discretionary Income	
	X 10%			X 10%	
They Pay	/12 months =	=	They Pay	/12 month	s =
You Accrue		/month	You Accrue		/month