



STUDENT LOAN REPAYMENT IN 2026 & BEYOND



Who Is Student Loan Planner?

- We are the experts in Student Loan Repayment

- Team of CFA®, CSLP®, and CFP® Professionals

- Advised over 21,000 clients

- Advised on over \$4.9 Billion in school debt

- Projected \$1.7 Billion in savings



General Rule For How To Treat Your Student Loans

01

BALANCE < ANNUAL INCOME = **AGGRESSIVE**

02

BALANCE 1 TO 2 TIMES ANNUAL INCOME = **IT DEPENDS**

03

BALANCE > 2 TIMES ANNUAL INCOME = **PASSIVE**

Income Driven Repayment (IDR) Currently Available

01

RAP:

1%-10%, 30 Years

7/1/26

02

New IBR: 10%, **20YRS** or

Old IBR: 15%, **25YRS**

03

PAYE: 10%, **20YRS**

ICR: 20%, **25YRS**

Income Driven Repayment (IDR) 2028 and Beyond

01

RAP: 1%-10%, 30 Years

02

New IBR: 10%, 20YRS

03

Old IBR: 15%, 25 YRS

Public Service Loan Forgiveness (PSLF)

- WORK FULL TIME AT AN ELIGIBLE EMPLOYER (GOVT, 501c3)
- FEDERAL DIRECT LOANS (No FFEL)
- IDR REPAYMENT PLAN
- 120 QUALIFYING PAYMENTS



THE FORGIVEN BALANCE IS TAX FREE

PSLF Changes Coming

- Fewer IDR payment options in the future
- Why PSLF is very safe still
- Know what's in the law about PSLF and what's an executive action
- Lower loan limits in the future will limit PSLF forgiven amounts



***Expect headline risk with PSLF, but know it's safe**

PSLF Changes Coming

- Fewer IDR payment options in the future
- PSLF weighted average might help you but there are consolidation considerations
- PSLF Buyback is moving very SLOW
- Lower loan limits in the future will limit PSLF forgiven amounts



***Expect headline risk with PSLF, but know it's safe**

IDR Loan Forgiveness (20-30 Year)

- ALL JOBS (OR NO JOB AT ALL) QUALIFY
- FEDERAL DIRECT LOANS
- IDR REPAYMENT PLAN
- 240 TO 360 MONTHLY IDR PAYMENTS



THE FORGIVEN BALANCE COULD BE TAXABLE

IDR Changes from OBBB

- Fewer IDR payment options in the future, IBR & RAP and that's it
- IDR forgiveness is taxable again (but PSLF remains non-taxable)
- IDR Account Adjustment happened, SAVE forbearance ended
- RAP plan won't be available until mid-2026



***Expect headline risk with IDR plans**

IDR Changes from OBBB

- Fewer IDR payment options in the future, IBR & RAP and that's it
- IDR forgiveness is taxable again (but PSLF remains non-taxable)
- Consolidation or new borrowing could lead to only having RAP available
- RAP plan won't be available until mid-2026



***Expect headline risk with IDR plans**



IBR

(Old and New
Version)

- Cutoff date for New IBR is no loans before July 2014
- New IBR is 10% of your income after 150% of the poverty line and 20 years until forgiveness. Old IBR is 15% for New IBR and 25 years until forgiveness.
- If you consolidate or borrow after July 2026 you lose access to these plans.
- Married filing separately allowed
- No Interest subsidy. Interest accrues over time if your required payment is less than the interest
- This plan is guaranteed in the law. Also note that New IBR is basically the same payment as the PAYE plan



RAP

Repayment Assistance Plan

- There is no cap on the amount you could pay based on your income
- RAP is 1-10% of Adjusted Gross Income
- Forgiveness timeline is 10 years for PSLF, 30 years without PSLF
- Married filing separately allowed
- If monthly payment isn't enough to cover all the interest accrued, the unpaid interest is waived
- We expect some form of restrictions to be placed on borrowers to prevent folks from leaving the RAP plan



Parent Plus

- It is urgent to consolidate ASAP if you are a Parent Plus borrower
- Double consolidation is dead. A simpler process now requires one payment on ICR then move to IBR
- If you are currently borrowing for your kids you can continue to borrow but LOSE IDR payment options
- If you consolidate post June 30th you lose access to PLSF.
- Consider alternative solutions if you need to continue to borrow.

What should you do now?

01

Know whether IBR or RAP is best for you.

03

Find out if you could benefit from consolidating before June 30th 2026

02

If pursuing PSLF make sure you would not benefit from consolidating for weighted average.

04

Get a broad idea of if you're paying back your loans or going for forgiveness

5 Most Common Student Loan Mistakes

- REFINANCING MISTAKES
- PUTTING OFF BIG LIFE GOALS
- NOT HAVING COMPLETE INFO ABOUT FORGIVENESS OPTIONS
- MISSING OUT ON LOOPHOLES
- NOT COMMITTING TO THE PASSIVE OR AGGRESSIVE ROUTE



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Q&A

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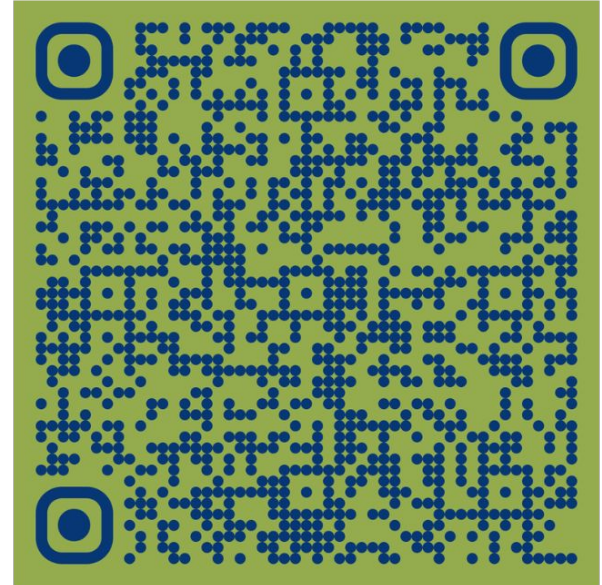
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