



The one tool you need
to cut through
student loan
repayment confusion.

paybacksmarter[™]
A free service provided by SimpleTuition, Inc.

Find the repayment plan
that works for you:

- Lower your monthly payment
- Pay your loans back faster
- Explore federal loan consolidation

See your
private
loans too!

Enter real
numbers and
get real
results fast!

The smarter way
to understand your
student loan repayment
options, all in **one place**
paybacksmarter.com

View your repayment options in user-friendly charts and graphs.



Easy to navigate and completely secure, the all-in-one PayBackSmarter repayment calculator at paybacksmarter.com crunches the numbers for you and gives you a simple, visual way to understand your options (and save your data).

Get fast answers for these repayment calculations:

- Standard
- Graduated
- Extended
- Federal Loan Consolidation
- Income-Based
- Customizable Private Loan
- Additional Monthly Payments

Enter real numbers and get real results fast!

Income-Based Repayment

Close

Income-Based Repayment Eligibility

Are you married?
 Yes No
Being married improves your eligibility.

Estimated adjusted gross income?

Adjusted gross income from your taxes, including your spouse's income

Family size including yourself?

Large families are more likely to be eligible.

Where do you live?
 Alaska Hawaii Other
Because of high living expenses, living in AK or HI increases your eligibility.