Standard Repayment Plan

https://studentaid.gov/manage-loans/repayment/plans/standard

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The *One Big Beautiful Bill Act (OBBBA)* made significant changes to the federal student aid programs including the creation of the Tiered Standard Repayment Plan. This new plan replaces the Standard Repayment Plan for Direct Loans disbursed on or after July 1, 2026.

The Standard Repayment Plan is the basic repayment plan for loans from the William D. Ford Federal Direct Loan (Direct Loan) Program and Federal Family Education Loan (FFEL) Program. Payments are fixed and made for up to 10 years (between 10 and 30 years for consolidation loans).

FAST FACTS

- If you don't pick a repayment plan, your loan servicer will place you on the Standard Plan.
- Payments are fixed and made for up to 10 years (between 10 and 30 years for consolidation loans).
- Monthly payments can be higher than other plans, but total interest paid is usually lower and length of repayment is usually shorter.

Eligible Loans

The following loans from the Direct Loan Program and the FFEL Program are eligible for the Standard Repayment Plan*:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- Direct Consolidation Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Federal Stafford Loans
- FFEL PLUS Loans
- FFEL Consolidation Loans

*Important: Direct Loans disbursed on or after July 1, 2026, aren't eligible for the Standard Repayment Plan. Borrowers with loans disbursed on or after this date would have access to the Tiered Standard Plan.

No new loans have been made under the FFEL Program since July 1, 2010.

Monthly Payments

On the Standard Plan, your monthly payments are a fixed amount of **at least $50 each month**. The exact payment amount is calculated so that you pay off the entire loan amount (including the interest that accrues) before the end of your repayment period.

Repayment Period

For loans that are not consolidation loans, you'll pay on the Standard Plan for **up to 10 years**.

For Direct Consolidation and FFEL Consolidation Loans on this plan, you'll pay for a period of **between 10 and 30 years**. For these consolidation loans, the length of your repayment period will depend on how much you owe in student loan debt. The greater your student loan debt, the longer the repayment period you'll get.

Student Loan Debt Amount for Consolidation Loan Repayment Period Calculation

Your student loan debt can include any federal student loans and private student loans. But there is a limit on how much debt will be considered for determining your repayment period. This amount can't be higher than the amount of your consolidation loan.

You can list your other student loan debt when you complete a consolidation application. The application includes a section for loans that you don't want to consolidate but do want considered for your repayment period.

The chart below shows the maximum repayment period for a Direct Consolidation Loan or FFEL Consolidation Loan under the Standard Repayment Plan depending on student loan debt amount.

Student Loan Debt Amount	Standard Plan Repayment Period
Less than $7,500	10 years
$7,500–9,999	12 years
$10,000–19,999	15 years
$20,000–39,999	20 years
$40,000–59,999	25 years
More than $60,000	30 years

Estimate Payments Using Our Repayment Calculator

Not sure if the Standard Plan is right for you? By using Loan Simulator, you can compare repayment plans and get estimates of your monthly payments on different plans.

Compare Plans and Estimate Payments

Additional Links

Extended Plan

Graduated Plan

Income-Driven Repayment Plans

Income-Sensitive Plan