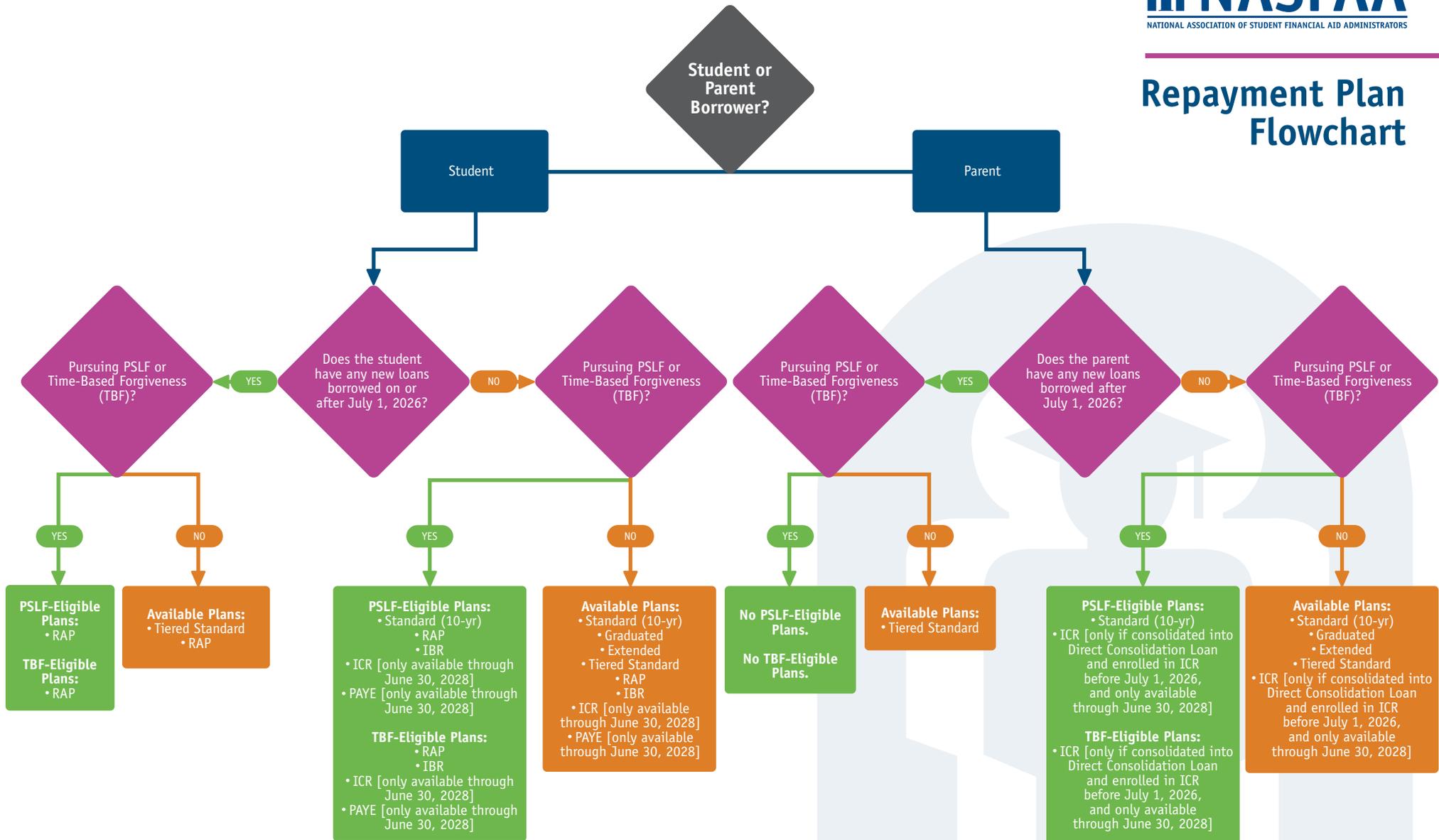


Repayment Plan Flowchart



All information provided here is based on NASFAA's understanding of the Department of Education's implementation of the One Big Beautiful Bill Act, as outlined in the draft regulatory text. All details are subject to change pending the final regulatory text, which is expected to be released in the first half of 2026.