



# Repayment Plans and Payments

Loan Amount	Standard Up to 10 years		Graduated Up to 10 years*		Income-Sensitive** Up to 10 years		Extended Up to 25 years		Consolidation*** Up to 30 years		
	Monthly Payments	Total Payments	Monthly Payments	Total Payments	Monthly Payment	Total Payments	Monthly Payment	Total Payments	Monthly Payment	Years	Total Payments
\$ 5,500	\$ 63	\$ 7,595	\$ 31	\$ 8,099	\$ 42	\$ 7,692	----	----	\$ 63	10	\$ 7,595
7,500	86	10,357	42	11,044	53	10,507	----	----	77	12	11,035
10,000	115	13,809	57	14,726	67	14,027	----	----	89	15	16,053
15,000	173	20,714	85	22,089	96	21,066	----	----	134	15	24,080
23,000	265	31,762	130	33,871	141	32,328	----	----	176	20	42,383
30,000	345	41,429	170	44,180	181	42,182	----	----	230	20	55,283
46,000	529	63,524	261	67,742	272	64,707	\$ 319	\$ 95,781	321	25	96,438
60,000	690	82,858	340	88,359	351	84,415	391	140,818	394	30	141,897
100,000	1,151	138,096	567	147,265	578	140,726	652	234,695	657	30	236,494
138,500	1,594	191,264	785	203,962	796	194,924	903	325,051	910	30	327,545

Payment estimates are based on 6.8% interest rate. Stafford loans disbursed on or after July 1, 2006 are fixed at 6.8%. Undergraduate subsidized Stafford loans disbursed on or after July 1, 2008 are fixed at 6.0%. All other Stafford loans remain at 6.8% fixed.

Repayment plans and payments are estimates. Contact your lender for repayment information related to your student loan.

\*Only 1st tier of payments displayed.

\*\*For purposes of this chart, income-sensitive payment amounts are based on an annual income of \$25,000.

\*\*\*Consolidation interest rate is a weighted average rounded up to the nearest 1/8 of 1%. Payment amounts are based on 6.875% interest rate.