



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	
	Monthly Payment	Total Payments	Monthly Payment	Total Payments	Total Payments	Monthly Payment	Monthly Payment	Total Payments
\$ 5,500	\$ 63	\$ 7,595	\$ 31	\$ 8,099	\$ 42	\$ 7,692	----	----
7,500	86	10,357	42	11,044	53	10,507	----	----
10,000	115	13,809	57	14,726	67	14,027	----	----
15,000	173	20,714	85	22,089	96	21,066	----	----
23,000	265	31,762	130	33,871	141	32,328	----	----
30,000	345	41,429	170	44,180	181	42,182	----	----
46,000	529	63,524	261	67,742	272	64,707	\$ 319	\$ 95,781
60,000	690	82,858	340	88,359	351	84,415	391	140,818
100,000	1,151	138,096	567	147,265	578	140,726	652	234,695
138,500	1,594	191,264	785	203,962	796	194,924	903	325,051

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.

***IBR payment amounts based on interest rate of 6.8% and a household size of 2.

Income-Based Repayment***			
Income	Monthly Payment	Years	Total Payment
\$ 25,000	\$ 40	25	\$ 36,650
30,000	102	21	48,000
35,000	164	13	36,835
40,000	227	11	32,564
45,000	265	10	31,762
50,000	265	10	31,762