

# Federal Student Loan Repayment Estimator

| Balance of<br>Repayment | 3.86%                         |                                  |           | 5.41%                                 |                                          |                   | 6.41%                                 |                                          |                   | 8.25%                                 |                                          |                   | 9.5%                                  |                                          |                   | 10.5%                                 |                                          |                   |
|-------------------------|-------------------------------|----------------------------------|-----------|---------------------------------------|------------------------------------------|-------------------|---------------------------------------|------------------------------------------|-------------------|---------------------------------------|------------------------------------------|-------------------|---------------------------------------|------------------------------------------|-------------------|---------------------------------------|------------------------------------------|-------------------|
|                         | Stafford Loan - Undergraduate | Stafford Loan - Graduate Student | PLUS Loan | Maximum Stafford Loan - Undergraduate | Maximum Stafford Loan - Graduate Student | Maximum PLUS Loan | Maximum Stafford Loan - Undergraduate | Maximum Stafford Loan - Graduate Student | Maximum PLUS Loan | Maximum Stafford Loan - Undergraduate | Maximum Stafford Loan - Graduate Student | Maximum PLUS Loan | Maximum Stafford Loan - Undergraduate | Maximum Stafford Loan - Graduate Student | Maximum PLUS Loan | Maximum Stafford Loan - Undergraduate | Maximum Stafford Loan - Graduate Student | Maximum PLUS Loan |
| Payment                 | Months                        | Interest                         | Payment   | Months                                | Interest                                 | Payment           | Months                                | Interest                                 | Payment           | Months                                | Interest                                 | Payment           | Months                                | Interest                                 | Payment           | Months                                | Interest                                 | Payment           |
| \$1,000                 | \$50                          | 22                               | \$35      | \$50                                  | 22                                       | \$50              | \$50                                  | 22                                       | \$60              | \$50                                  | 22                                       | \$80              | \$50                                  | 22                                       | \$93              | \$50                                  | 23                                       | \$104             |
| \$2,000                 | \$50                          | 43                               | \$144     | \$50                                  | 45                                       | \$210             | \$50                                  | 46                                       | \$256             | \$50                                  | 47                                       | \$347             | \$50                                  | 49                                       | \$414             | \$50                                  | 50                                       | \$472             |
| \$3,000                 | \$50                          | 67                               | \$339     | \$50                                  | 71                                       | \$506             | \$50                                  | 73                                       | \$627             | \$50                                  | 78                                       | \$882             | \$50                                  | 82                                       | \$1,086           | \$50                                  | 86                                       | \$1,243           |
| \$4,000                 | \$50                          | 93                               | \$632     | \$50                                  | 100                                      | \$972             | \$50                                  | 105                                      | \$1,232           | \$50                                  | 117                                      | \$1,827           | \$52                                  | 120                                      | \$2,211           | \$54                                  | 120                                      | \$2,477           |
| \$6,000                 | \$60                          | 120                              | \$1,242   | \$65                                  | 120                                      | \$1,782           | \$68                                  | 120                                      | \$2,143           | \$74                                  | 120                                      | \$2,831           | \$78                                  | 120                                      | \$3,317           | \$81                                  | 120                                      | \$3,713           |
| \$8,000                 | \$80                          | 120                              | \$1,656   | \$86                                  | 120                                      | \$2,376           | \$90                                  | 120                                      | \$2,857           | \$98                                  | 120                                      | \$3,775           | \$104                                 | 120                                      | \$4,432           | \$108                                 | 120                                      | \$4,954           |
| \$10,000                | \$101                         | 120                              | \$2,070   | \$108                                 | 120                                      | \$2,970           | \$113                                 | 120                                      | \$3,571           | \$123                                 | 120                                      | \$4,718           | \$129                                 | 120                                      | \$5,538           | \$135                                 | 120                                      | \$6,192           |
| \$20,000                | \$201                         | 120                              | \$4,139   | \$216                                 | 120                                      | \$5,939           | \$226                                 | 120                                      | \$7,142           | \$245                                 | 120                                      | \$9,437           | \$259                                 | 120                                      | \$11,055          | \$270                                 | 120                                      | \$12,384          |
| \$30,000                | \$302                         | 120                              | \$6,209   | \$324                                 | 120                                      | \$8,909           | \$339                                 | 120                                      | \$10,713          | \$368                                 | 120                                      | \$14,155          | \$388                                 | 120                                      | \$16,383          | \$405                                 | 120                                      | \$18,577          |
| \$40,000                | \$403                         | 120                              | \$8,279   | \$432                                 | 120                                      | \$11,879          | \$452                                 | 120                                      | \$14,283          | \$491                                 | 120                                      | \$18,873          | \$518                                 | 120                                      | \$22,111          | \$540                                 | 120                                      | \$24,769          |
| \$50,000                | \$503                         | 120                              | \$10,349  | \$540                                 | 120                                      | \$14,849          | \$565                                 | 120                                      | \$17,854          | \$613                                 | 120                                      | \$23,592          | \$647                                 | 120                                      | \$27,639          | \$675                                 | 120                                      | \$30,961          |
| \$60,000                | \$603                         | 120                              | \$12,418  | \$648                                 | 120                                      | \$17,818          | \$679                                 | 120                                      | \$21,425          | \$736                                 | 120                                      | \$28,310          | \$776                                 | 120                                      | \$33,166          | \$810                                 | 120                                      | \$37,153          |

This table provides repayment estimates — including monthly payment, number of payments and total interest costs — for Stafford and PLUS loans. Estimates are based on the current interest rates for loans with a first disbursement between July 1, 2013, and June 30, 2014, including Stafford loans to undergraduates (3.86%), Stafford loans to graduate and professional students (5.41%) and PLUS loans (6.41%). Estimates also are provided for the maximum interest rates permitted by law on Stafford loans to undergraduates (8.25%), Stafford loans to graduate and professional students (9.5%) and PLUS loans (10.5%).

The table is based on these assumptions:

- Figures are based on the standard repayment option — equal monthly installments over a period of up to 120 months.
- Because the minimum monthly payment required under a standard repayment plan is \$50, certain loan balances will be repaid in less than 120 months.
- Payments and interest amounts are rounded to the nearest dollar.
- These figures are designed as estimates to provide you with a general idea of payments and total interest costs. Your actual payment and interest amounts may vary from these figures.

- Although repayment examples are provided for loan balances up to \$20,000, annual and lifetime limits on Stafford loans restrict the amounts students may borrow.
- To estimate payments and total interest costs for other loan balances, interest rates and other repayment options, use USA Funds Student Loan Repayment Calculator at [calculator.usafunds.org](http://calculator.usafunds.org).

# Student Loan Repayment Ideas Store Hours

**National Association of College and  
University Business Officers**



## **Student Loan Repayment Ideas Store Hours:**

**Resources in Education** ,1994-03      *Financial Review and American Building Association News* ,1900      *NACUBO Business Officer* National Association of College and University Business Officers,2004      *The London School Board* Christian F. Jorns,1894      The Magazine of Wall Street and Business Analyst ,1917      **The Jewelers' Circular** ,1923

**Thesaurus of ERIC Descriptors** James E. Houston,2001-06-30 Researchers have come to rely on this thesaurus to locate precise terms from the controlled vocabulary used to index the ERIC database This the first print edition in more than 5 years contains a total of 10 773 vocabulary terms with 206 descriptors and 210 use references that are new to this edition A popular and widely used reference tool for sets of education related terms established and updated by ERIC lexicographers to assist searchers in defining narrowing and broadening their search strategies The Introduction to the Thesaurus contains helpful information about ERIC indexing rules deleted and invalid descriptors and useful parts of the descriptor entry such as the date the term was added and the number of times it has been used      **Confidential Bulletin** National Retail Merchants Association (U.S.),1928      The Magazine of Business ,1921      **Digest of Public General Bills and Resolutions** Library of Congress. Congressional Research Service,1991      **Pitman's Journal of Commercial Education** ,1909      Index to the Code of Federal Regulations ,1995      **2011 Catalog of Federal Domestic Assistance** United States. Office of Management and Budget,2011      **The Parliamentary Debates (Hansard).** Great Britain. Parliament. House of Lords,1998

**Federal Outlays** United States. Community Services Administration,1973      **Bulletin of the Russell Sage Foundation Library** Russell Sage Foundation. Library,1926      **Report** Russell Sage Foundation. Library,1917

**Hospital Social Service** Russell Sage Foundation. Library,1923      **Budget of the United States Government** United States. Office of Management and Budget,2012      *Nursing Times, Nursing Mirror* ,1997

## **Student Loan Repayment Ideas Store Hours** Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has become much more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Student Loan Repayment Ideas Store Hours**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound effect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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