

Federal Student Loan Repayment Estimator

Balance of 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.

Student Loan Repayment Ideas Store Hours

Mark Steyvers



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Resources in Education ,1994 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 **Nursing Times, Nursing Mirror** ,1997 **Resources in Education** ,1990

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