

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.

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