

# Undergraduate Repayment Estimator



Balance at Repayment	2.36%			3.16%			3.4%			6.8%			7.9%			8.5%		
	Stafford Variable Rate			PLUS Variable Rate			Stafford Fixed Rate			Stafford Fixed Rate			Direct PLUS Fixed Rate			FFELP PLUS Fixed Rate		
	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest
\$1,000	\$50	21	\$21	\$50	21	\$29	\$50	21	\$31	\$50	22	\$64	\$50	22	\$76	\$50	22	\$82
\$2,000	\$50	42	\$85	\$50	43	\$116	\$50	43	\$126	\$50	46	\$275	\$50	47	\$329	\$50	48	\$360
\$3,000	\$50	64	\$195	\$50	66	\$270	\$50	66	\$293	\$50	74	\$677	\$50	77	\$829	\$50	79	\$920
\$4,000	\$50	88	\$356	\$50	90	\$498	\$50	91	\$543	\$50	107	\$1,344	\$50	114	\$1,699	\$50	119	\$1,924
\$6,000	\$56	120	\$742	\$58	120	\$1,006	\$59	120	\$1,086	\$69	120	\$2,286	\$72	120	\$2,698	\$74	120	\$2,927
\$8,000	\$75	120	\$989	\$78	120	\$1,341	\$79	120	\$1,448	\$92	120	\$3,048	\$97	120	\$3,597	\$99	120	\$3,903
\$10,000	\$94	120	\$1,236	\$97	120	\$1,676	\$98	120	\$1,810	\$115	120	\$3,810	\$121	120	\$4,496	\$124	120	\$4,878
\$20,000	\$187	120	\$2,472	\$195	120	\$3,352	\$197	120	\$3,620	\$230	120	\$7,619	\$242	120	\$8,992	\$248	120	\$9,757
\$30,000	\$281	120	\$3,708	\$292	120	\$5,028	\$295	120	\$5,431	\$345	120	\$11,429	\$362	120	\$13,488	\$372	120	\$14,635
\$40,000	\$375	120	\$4,945	\$389	120	\$6,705	\$394	120	\$7,241	\$460	120	\$15,239	\$483	120	\$17,984	\$496	120	\$19,513
\$50,000	\$468	120	\$6,181	\$487	120	\$8,381	\$492	120	\$9,051	\$575	120	\$19,048	\$604	120	\$22,480	\$620	120	\$24,391
\$60,000	\$562	120	\$7,417	\$584	120	\$10,057	\$591	120	\$10,861	\$690	120	\$22,858	\$725	120	\$26,976	\$744	120	\$29,270

This table provides Federal Family Education Loan Program and Federal Direct Loan Program repayment estimates. Estimates are based on the prevailing interest rates, effective July 1, 2011, through June 30, 2012, on variable rate Stafford loans first disbursed July 1, 1998, through June 30, 2006, in repayment (2.36%); variable rate PLUS loans first disbursed July 1, 1998, through June 30, 2006 (3.16%); fixed rate subsidized Stafford loans to undergraduates, first disbursed July 1, 2011, through June 30, 2012 (3.4%); all other fixed rate Stafford loans first disbursed July 1, 2011, through June 30, 2012 (6.8%); fixed rate Direct PLUS loans first disbursed on or after July 1, 2006 (7.9%); and fixed rate FFELP PLUS loans first disbursed July 1, 2006, through June 30, 2010 (8.5%).

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.
- Interest rates on variable rate Stafford and PLUS loans are assumed to remain constant throughout the repayment term. Note that these rates actually are adjusted annually on July 1.
- 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.
- To estimate payments and total interest costs for other loan balances and other repayment options, use the calculators in the Borrowers section at [www.usafunds.org](http://www.usafunds.org).

# Graduate and Professional Student Repayment Estimator



Balance at Repayment	2.36%			3.16%			6.8%			7.9%			8.25%			8.5%		
	Stafford Variable Rate			PLUS Variable Rate			Stafford Fixed Rate			Direct PLUS Fixed Rate			Stafford Maximum Variable Rate			FFELP PLUS Fixed Rate		
	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest
\$75,000	\$702	120	\$9,271	\$730	120	\$12,571	\$863	120	\$28,572	\$906	120	\$33,720	\$920	120	\$35,387	\$930	120	\$36,587
\$80,000	\$749	120	\$9,889	\$778	120	\$13,409	\$921	120	\$30,477	\$966	120	\$35,968	\$981	120	\$37,747	\$992	120	\$39,026
\$90,000	\$843	120	\$11,125	\$876	120	\$15,085	\$1,036	120	\$34,287	\$1,087	120	\$40,464	\$1,104	120	\$42,465	\$1,116	120	\$43,905
\$100,000	\$936	120	\$12,362	\$973	120	\$16,761	\$1,151	120	\$38,096	\$1,208	120	\$44,960	\$1,227	120	\$47,183	\$1,240	120	\$48,783
\$110,000	\$1,030	120	\$13,598	\$1,070	120	\$18,437	\$1,266	120	\$41,906	\$1,329	120	\$49,456	\$1,349	120	\$51,901	\$1,364	120	\$53,661
\$120,000	\$1,124	120	\$14,834	\$1,168	120	\$20,114	\$1,381	120	\$45,716	\$1,450	120	\$53,952	\$1,472	120	\$56,620	\$1,488	120	\$58,539
\$130,000	\$1,217	120	\$16,070	\$1,265	120	\$21,790	\$1,496	120	\$49,525	\$1,570	120	\$58,488	\$1,594	120	\$61,338	\$1,612	120	\$63,418
\$140,000	\$1,311	120	\$17,306	\$1,362	120	\$23,446	\$1,611	120	\$53,335	\$1,691	120	\$62,944	\$1,717	120	\$66,056	\$1,736	120	\$68,296
\$150,000	\$1,405	120	\$18,542	\$1,460	120	\$25,142	\$1,726	120	\$57,145	\$1,812	120	\$67,440	\$1,840	120	\$70,775	\$1,860	120	\$73,174
\$160,000	\$1,498	120	\$19,778	\$1,557	120	\$26,818	\$1,841	120	\$60,954	\$1,933	120	\$71,936	\$1,962	120	\$75,493	\$1,984	120	\$78,053
\$170,000	\$1,592	120	\$21,015	\$1,654	120	\$28,494	\$1,956	120	\$64,764	\$2,054	120	\$76,432	\$2,085	120	\$80,211	\$2,108	120	\$82,931
\$180,000	\$1,685	120	\$22,251	\$1,751	120	\$30,170	\$2,071	120	\$68,574	\$2,174	120	\$80,928	\$2,208	120	\$84,930	\$2,232	120	\$87,809
\$190,000	\$1,779	120	\$23,487	\$1,849	120	\$31,846	\$2,187	120	\$72,383	\$2,295	120	\$85,423	\$2,330	120	\$89,648	\$2,356	120	\$92,687
\$200,000	\$1,873	120	\$24,723	\$1,946	120	\$33,523	\$2,302	120	\$76,193	\$2,416	120	\$89,920	\$2,453	120	\$94,366	\$2,480	120	\$97,566
\$210,000	\$1,966	120	\$25,959	\$2,043	120	\$35,199	\$2,417	120	\$80,002	\$2,537	120	\$94,416	\$2,576	120	\$99,085	\$2,604	120	\$102,444
\$220,000	\$2,060	120	\$27,195	\$2,141	120	\$36,875	\$2,532	120	\$83,812	\$2,658	120	\$98,912	\$2,698	120	\$103,803	\$2,728	120	\$107,322

This table provides Federal Family Education Loan Program and Federal Direct Loan Program repayment estimates. Estimates are based on the prevailing interest rates, effective July 1, 2011, through June 30, 2012, on variable rate Stafford loans first disbursed July 1, 1998, through June 30, 2006, in repayment (2.36%); variable rate PLUS loans first disbursed July 1, 1998, through June 30, 2006 (3.16%); fixed rate Stafford loans first disbursed on or after July 1, 2006, to graduate and professional students (6.8%); fixed rate Direct PLUS loans first disbursed on or after July 1, 2006 (7.9%); and fixed rate FFELP PLUS loans first disbursed July 1, 2006, through June 30, 2010 (8.5%).

For reference, estimates also are provided for the maximum rate on variable rate Stafford loans (8.25%).

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.
- Interest rates on variable rate Stafford and PLUS loans are assumed to remain constant throughout the repayment term. Note that these rates actually are adjusted annually on July 1.

- 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.
- To estimate payments and total interest costs for other loan balances and other repayment options, use the calculators in the Borrowers section at [www.usafunds.org](http://www.usafunds.org).