

# Undergraduate Repayment Estimator



Balance at Repayment	2.48%			3.28%			5.6%			6.8%			8.25%			8.5%		
	Stafford Variable Rate			PLUS Variable Rate			Subsidized Stafford Fixed Rate			Unsubsidized Stafford Fixed Rate			Stafford Maximum Variable Rate			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	\$22	\$50	21	\$30	\$50	22	\$52	\$50	22	\$64	\$50	22	\$80	\$50	22	\$82
\$2,000	\$50	42	\$90	\$50	43	\$121	\$50	45	\$219	\$50	46	\$275	\$50	47	\$347	\$50	48	\$360
\$3,000	\$50	65	\$206	\$50	66	\$281	\$50	71	\$528	\$50	74	\$677	\$50	78	\$882	\$50	79	\$920
\$4,000	\$50	88	\$377	\$50	91	\$520	\$50	101	\$1,019	\$50	107	\$1,344	\$50	117	\$1,827	\$50	119	\$1,924
\$6,000	\$57	120	\$781	\$59	120	\$1,046	\$65	120	\$1,850	\$69	120	\$2,286	\$74	120	\$2,831	\$74	120	\$2,927
\$8,000	\$75	120	\$1,041	\$78	120	\$1,394	\$87	120	\$2,466	\$92	120	\$3,048	\$98	120	\$3,775	\$99	120	\$3,903
\$10,000	\$94	120	\$1,301	\$98	120	\$1,743	\$109	120	\$3,083	\$115	120	\$3,810	\$123	120	\$4,718	\$124	120	\$4,878
\$20,000	\$188	120	\$2,603	\$196	120	\$3,486	\$218	120	\$6,165	\$230	120	\$7,619	\$245	120	\$9,437	\$248	120	\$9,757
\$30,000	\$283	120	\$3,904	\$294	120	\$5,229	\$327	120	\$9,248	\$345	120	\$11,429	\$368	120	\$14,155	\$372	120	\$14,635
\$40,000	\$377	120	\$5,206	\$391	120	\$6,972	\$436	120	\$12,331	\$460	120	\$15,239	\$491	120	\$18,873	\$496	120	\$19,513
\$50,000	\$471	120	\$6,507	\$489	120	\$8,715	\$545	120	\$15,413	\$575	120	\$19,048	\$613	120	\$23,592	\$620	120	\$24,391
\$60,000	\$565	120	\$7,809	\$587	120	\$10,458	\$654	120	\$18,496	\$690	120	\$22,858	\$736	120	\$28,310	\$744	120	\$29,270

This table provides repayment estimates based on the prevailing interest rates, effective July 1, 2009, through June 30, 2010, on variable-rate Federal Stafford loans first disbursed July 1, 1998, through June 30, 2006, in repayment (2.48%); variable-rate Federal PLUS loans first disbursed July 1, 1998, through June 30, 2006 (3.28%); fixed-rate subsidized Federal Stafford loans to undergraduates first disbursed July 1, 2009, through June 30, 2010 (5.6%); all other fixed-rate Federal Stafford loans first disbursed July 1, 2009, through June 30, 2010 (6.8%); fixed-rate Federal PLUS loans first disbursed on or after July 1, 2006 (8.5%); and the maximum rate on variable-rate Federal Stafford loans (8.25%).

The table is based on the following assumptions:

- Figures are based on the standard repayment option, consisting of equal monthly installments over a period of up to 120 months.
- Interest rates on variable-rate Federal Stafford and Federal 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 by federal statute 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 borrowers with a general idea of payments and total interest costs. A borrower's 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 online loan repayment and loan consolidation calculators at [www.usafunds.org/borrowers](http://www.usafunds.org/borrowers).

# Graduate and Professional Student Repayment Estimator



Balance at Repayment	2.48%			3.28%			6.8%			8.25%			8.5%			9%		
	Stafford Variable Rate			PLUS Variable Rate			Stafford Fixed Rate			Stafford Maximum Variable Rate			PLUS Fixed Rate			PLUS Maximum Variable Rate		
	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest
\$75,000	\$706	120	\$9,761	\$734	120	\$13,073	\$863	120	\$28,572	\$920	120	\$35,387	\$930	120	\$36,587	\$950	120	\$39,008
\$80,000	\$753	120	\$10,412	\$783	120	\$13,944	\$921	120	\$30,477	\$981	120	\$37,747	\$992	120	\$39,026	\$1,013	120	\$41,609
\$90,000	\$848	120	\$11,713	\$881	120	\$15,687	\$1,036	120	\$34,287	\$1,104	120	\$42,465	\$1,116	120	\$43,905	\$1,140	120	\$46,810
\$100,000	\$942	120	\$13,015	\$979	120	\$17,430	\$1,151	120	\$38,096	\$1,227	120	\$47,183	\$1,240	120	\$48,783	\$1,267	120	\$52,011
\$110,000	\$1,036	120	\$14,316	\$1,076	120	\$19,173	\$1,266	120	\$41,906	\$1,349	120	\$51,901	\$1,364	120	\$53,661	\$1,393	120	\$57,212
\$120,000	\$1,130	120	\$15,618	\$1,174	120	\$20,916	\$1,381	120	\$45,716	\$1,472	120	\$56,620	\$1,488	120	\$58,539	\$1,520	120	\$62,413
\$130,000	\$1,224	120	\$16,919	\$1,272	120	\$22,659	\$1,496	120	\$49,525	\$1,594	120	\$61,338	\$1,612	120	\$63,418	\$1,647	120	\$67,614
\$140,000	\$1,319	120	\$18,221	\$1,370	120	\$24,402	\$1,611	120	\$53,335	\$1,717	120	\$66,056	\$1,736	120	\$68,296	\$1,773	120	\$72,815
\$150,000	\$1,413	120	\$19,522	\$1,468	120	\$26,145	\$1,726	120	\$57,145	\$1,840	120	\$70,775	\$1,860	120	\$73,174	\$1,900	120	\$78,016
\$160,000	\$1,507	120	\$20,824	\$1,566	120	\$27,889	\$1,841	120	\$60,954	\$1,962	120	\$75,493	\$1,984	120	\$78,053	\$2,027	120	\$83,217
\$170,000	\$1,601	120	\$22,125	\$1,664	120	\$29,632	\$1,956	120	\$64,764	\$2,085	120	\$80,211	\$2,108	120	\$82,931	\$2,153	120	\$88,419
\$180,000	\$1,695	120	\$23,427	\$1,761	120	\$31,375	\$2,071	120	\$68,574	\$2,208	120	\$84,930	\$2,232	120	\$87,809	\$2,280	120	\$93,620
\$190,000	\$1,789	120	\$24,728	\$1,859	120	\$33,118	\$2,187	120	\$72,383	\$2,330	120	\$89,648	\$2,356	120	\$92,687	\$2,407	120	\$98,821
\$200,000	\$1,884	120	\$26,030	\$1,957	120	\$34,861	\$2,302	120	\$76,193	\$2,453	120	\$94,366	\$2,480	120	\$97,566	\$2,534	120	\$104,022
\$210,000	\$1,978	120	\$27,331	\$2,055	120	\$36,604	\$2,417	120	\$80,002	\$2,576	120	\$99,085	\$2,604	120	\$102,444	\$2,660	120	\$109,233
\$220,000	\$2,072	120	\$28,633	\$2,153	120	\$38,347	\$2,532	120	\$83,812	\$2,698	120	\$103,803	\$2,728	120	\$107,322	\$2,787	120	\$114,424

This table provides repayment estimates based on the prevailing interest rates, effective July 1, 2009, through June 30, 2010, on variable-rate Federal Stafford loans first disbursed July 1, 1998, through June 30, 2006, in repayment (2.48%); variable-rate PLUS loans first disbursed July 1, 1998, through June 30, 2006 (3.28%); fixed-rate Federal Stafford loans first disbursed on or after July 1, 2006, to graduate and professional students (6.8%); fixed-rate Federal PLUS loans first disbursed on or after July 1, 2006 (8.5%). For reference, estimates also are provided for the maximum rate on variable-rate Federal Stafford loans (8.25%) and Federal PLUS loans (9%). The table is based on the following assumptions:

- Figures are based on the standard repayment option, consisting of equal monthly installments over a period of up to 120 months.
- Interest rates on variable-rate Federal Stafford and Federal 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 by federal statute 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 borrowers with a general idea of payments and total interest costs. A borrower's 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 online loan repayment and loan consolidation calculators at [www.usafunds.org/borrowers](http://www.usafunds.org/borrowers).