

Federal Student Loan Repayment Estimator

Balance of Repayment	3.86%			5.41%			6.41%			8.25%			9.5%			10.5%		
	Stafford Rate - Undergraduate			Stafford Rate - Graduate Students			PLUS Rate			Maximum Stafford Rate - Undergraduate			Maximum Stafford Rate - Graduate Students			Maximum PLUS Rate		
	Payments	Months	Interest	Payments	Months	Interest	Payments	Months	Interest	Payments	Months	Interest	Payments	Months	Interest	Payments	Months	Interest
\$1,000	\$50	22	\$135	\$50	22	\$50	\$50	22	\$60	\$50	22	\$80	\$50	22	\$93	\$50	22	\$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	\$139	\$50	71	\$306	\$50	73	\$427	\$50	78	\$482	\$50	82	\$5,086	\$50	86	\$1,243
\$4,000	\$50	93	\$1632	\$50	100	\$972	\$50	105	\$1,210	\$50	117	\$1,827	\$52	120	\$2,211	\$54	120	\$2,477
\$6,000	\$66	120	\$1,242	\$66	120	\$1,782	\$66	120	\$2,140	\$74	120	\$2,831	\$78	120	\$3,317	\$81	120	\$3,715
\$8,000	\$66	120	\$1,696	\$66	120	\$2,376	\$66	120	\$2,857	\$98	120	\$3,375	\$104	120	\$4,422	\$108	120	\$4,954
\$10,000	\$66	120	\$2,070	\$66	120	\$3,070	\$66	120	\$3,571	\$125	120	\$4,718	\$129	120	\$5,528	\$135	120	\$6,192
\$12,000	\$91	120	\$4,139	\$91	120	\$5,939	\$91	120	\$7,142	\$145	120	\$8,407	\$159	120	\$11,055	\$170	120	\$12,384
\$15,000	\$92	120	\$6,209	\$92	120	\$8,909	\$92	120	\$10,713	\$168	120	\$14,155	\$188	120	\$16,583	\$205	120	\$18,577
\$20,000	\$102	120	\$8,279	\$102	120	\$11,879	\$102	120	\$14,283	\$191	120	\$18,873	\$218	120	\$22,111	\$240	120	\$24,769
\$25,000	\$93	120	\$10,349	\$93	120	\$14,849	\$93	120	\$17,854	\$213	120	\$23,592	\$247	120	\$27,639	\$275	120	\$30,961
\$30,000	\$93	120	\$12,418	\$93	120	\$17,818	\$93	120	\$21,425	\$236	120	\$28,310	\$276	120	\$33,166	\$310	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 \$30,000, 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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Xiaolong Qi

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