

# Federal Student Loan Repayment Estimator

| Balance of<br>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](http://calculator.usafunds.org).

# Student Loan Repayment Update Store Hours

**Marco Cascella**



## **Student Loan Repayment Update Store Hours:**

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