

## Loan Repayment Schedules

When it comes time to repay your Federal Direct Student Loan, you will need to select a repayment plan. There are several repayment plans: standard, extended, graduated, income contingent, income based, and pay-as-you-earn. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose. Consolidation loans also have varying repayment plans.

The following link will take you to the U.S. Department of Education's Direct Loan "Calculators and Interest Rates" webpage where you can estimate your repayment amounts under each of these different plans.

<http://www.direct.ed.gov/calc.html>

The following sample repayment chart can be used to estimate your loan repayment under the standard repayment plan. It is for estimating purposes only.

Student Loan Repayment Chart

Amount Borrowed	6.8% Fixed Interest Rate				7.9% Fixed Interest Rate			
	Monthly Payment	# Months	Total Interest	Total Repaid	Monthly Payment	# Months	Total Interest Paid	Total Repaid
\$5,000	\$50	31	\$16	\$516	\$50	31	\$19	\$519
\$10,000	\$50	22	\$64	\$10,64	\$50	22	\$76	\$10,76
\$15,000	\$50	19	\$971	\$14,971	\$50	19	\$1,207	\$14,707
\$20,000	\$52	120	\$1,714	\$21,714	\$54	120	\$2,013	\$20,513
\$25,000	\$52	120	\$3,048	\$28,048	\$57	120	\$3,597	\$28,597
\$30,000	\$55	120	\$3,810	\$33,810	\$62	120	\$4,496	\$34,496
\$35,000	\$58	120	\$4,572	\$39,572	\$65	120	\$5,395	\$37,395
\$40,000	\$62	120	\$5,314	\$45,314	\$68	120	\$6,764	\$41,764
\$45,000	\$65	120	\$6,019	\$51,019	\$72	120	\$8,002	\$48,002
\$50,000	\$65	120	\$6,762	\$56,762	\$72	120	\$10,343	\$53,343
\$55,000	\$67	120	\$7,483	\$61,483	\$74	120	\$12,638	\$54,638
\$60,000	\$68	120	\$8,239	\$65,239	\$78	120	\$14,794	\$57,794
\$65,000	\$69	120	\$8,924	\$69,924	\$80	120	\$20,682	\$68,682
\$70,000	\$71	120	\$9,648	\$70,648	\$82	120	\$22,480	\$72,480
\$75,000	\$72	120	\$10,393	\$75,393	\$85	120	\$25,852	\$78,852

Use this Standard Repayment Plan chart to estimate your student loan payment. Figures have been rounded to the nearest whole dollar and represent minimum payments at 6.8% (Stafford) and 7.9% (Grad Plus) over a maximum of 30 years, and do not include interest that may accumulate during periods of deferment or forbearance. Lower balances may take less than 30 years to repay at the minimum payment of \$50. This chart is for estimating purposes only. Use the Department's online calculator (<http://www.direct.ed.gov/calc.html>) to get a more accurate picture of your monthly payment and the total amount you will pay back based on your specific loan's balance, terms, and the repayment plan you choose.

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Within the pages of "**Student Loan Repayment Discount Store Hours**," an enthralling opus penned by a highly acclaimed wordsmith, readers set about an immersive expedition to unravel the intricate significance of language and its indelible imprint on our lives. Throughout this assessment, we shall delve into the book's central motifs, appraise its distinctive narrative style, and gauge its overarching influence on the minds of its readers.

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### **Table of Contents Student Loan Repayment Discount Store Hours**

1. Understanding the eBook Student Loan Repayment Discount Store Hours
  - The Rise of Digital Reading Student Loan Repayment Discount Store Hours
  - Advantages of eBooks Over Traditional Books
2. Identifying Student Loan Repayment Discount Store Hours
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an eBook Student Loan Repayment Discount Store Hours
  - User-Friendly Interface
4. Exploring eBook Recommendations from Student Loan Repayment Discount Store Hours
  - Personalized Recommendations
  - Student Loan Repayment Discount Store Hours User Reviews and Ratings
  - Student Loan Repayment Discount Store Hours and Bestseller Lists

5. Accessing Student Loan Repayment Discount Store Hours Free and Paid eBooks
  - Student Loan Repayment Discount Store Hours Public Domain eBooks
  - Student Loan Repayment Discount Store Hours eBook Subscription Services
  - Student Loan Repayment Discount Store Hours Budget-Friendly Options
6. Navigating Student Loan Repayment Discount Store Hours eBook Formats
  - ePUB, PDF, MOBI, and More
  - Student Loan Repayment Discount Store Hours Compatibility with Devices
  - Student Loan Repayment Discount Store Hours Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Student Loan Repayment Discount Store Hours
  - Highlighting and Note-Taking Student Loan Repayment Discount Store Hours
  - Interactive Elements Student Loan Repayment Discount Store Hours
8. Staying Engaged with Student Loan Repayment Discount Store Hours
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Student Loan Repayment Discount Store Hours
9. Balancing eBooks and Physical Books Student Loan Repayment Discount Store Hours
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Student Loan Repayment Discount Store Hours
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Student Loan Repayment Discount Store Hours
  - Setting Reading Goals Student Loan Repayment Discount Store Hours
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Student Loan Repayment Discount Store Hours
  - Fact-Checking eBook Content of Student Loan Repayment Discount Store Hours
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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