



2017–2018 Loan Repayment Estimates: Less Than \$100K

Standard Repayment Plan

The following chart will help you estimate the repayment amount of a student loan. The Standard Repayment Plan term is 10 years, which means you'll make 120 payments until the loan is paid off. Contact your loan servicer if you have trouble making your payments or to learn more about other repayment options. Find your detailed loan account information, including loan balance and assigned servicer, at NSLDS.ed.gov.

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Approximate monthly payment and total accrued interest ¹							
LOAN AMOUNT	# OF PAYMENTS	4.45% INTEREST RATE ²		6.00% INTEREST RATE ³		7.00% INTEREST RATE ⁴	
		Payment	Interest	Payment	Interest	Payment	Interest
\$5,000	120	\$52	\$1,204	\$56	\$1,661	\$58	\$1,966
\$10,000	120	\$103	\$2,408	\$111	\$3,323	\$116	\$3,933
\$15,000	120	\$155	\$3,612	\$167	\$4,984	\$174	\$5,900
\$20,000	120	\$207	\$4,815	\$222	\$6,645	\$232	\$7,867
\$25,000	120	\$259	\$6,020	\$278	\$8,306	\$290	\$9,833
\$30,000	120	\$310	\$7,224	\$333	\$9,968	\$348	\$11,800
\$35,000	120	\$362	\$8,427	\$389	\$11,629	\$406	\$13,766
\$40,000	120	\$414	\$9,631	\$444	\$13,290	\$464	\$15,733
\$45,000	120	\$465	\$10,835	\$500	\$14,951	\$522	\$17,699
\$50,000	120	\$517	\$12,039	\$555	\$16,613	\$581	\$19,666
\$55,000	120	\$569	\$13,243	\$611	\$18,274	\$639	\$21,632
\$60,000	120	\$620	\$14,447	\$666	\$19,935	\$697	\$23,599
\$65,000	120	\$672	\$15,650	\$722	\$21,597	\$755	\$25,564
\$70,000	120	\$724	\$16,854	\$777	\$23,258	\$813	\$27,531
\$75,000	120	\$775	\$18,058	\$833	\$24,919	\$871	\$29,497
\$80,000	120	\$827	\$19,261	\$888	\$26,580	\$929	\$31,465
\$85,000	120	\$879	\$20,466	\$944	\$28,241	\$987	\$33,431
\$90,000	120	\$931	\$21,670	\$999	\$29,902	\$1,045	\$35,398
\$95,000	120	\$982	\$22,874	\$1,055	\$31,563	\$1,103	\$37,364
\$100,000	120	\$1,034	\$24,078	\$1,110	\$33,225	\$1,161	\$39,331

To determine the total amount to be repaid, add interest accrued to your total amount borrowed. For example, total repayment principal and interest for a loan of \$5,000 at a 7.00% interest rate would be \$6,755 (\$5,000 principal and \$1,755 interest).

¹These calculations are based on the given scenario rate on a 10-year standard term; some loan amounts are eligible for an extended repayment term up to 25 years. ²New Subsidized and Unsubsidized Federal Direct Stafford Loans for undergraduate students. ³New Unsubsidized Federal Direct Stafford Loans for graduate/professional students. ⁴New Unsubsidized Federal Direct PLUS Loans for parents of dependent undergraduate students and for graduate/professional students.