

Loan Repayment Chart

Knowing in advance how much your monthly student loan payment will be makes it a lot easier to create a workable budget. As you plan for your financial future, use this chart to determine your **estimated** loan payment obligations on your federal student loans.

INTEREST RATE 5.00%			6.80%			8.25%			
TOTAL AMOUNT BORROWED	NUMBER OF PAYMENTS	MONTHLY PAYMENT	TOTAL INTEREST	NUMBER OF PAYMENTS	MONTHLY PAYMENT	TOTAL INTEREST	NUMBER OF PAYMENTS	MONTHLY PAYMENT	TOTAL INTEREST
\$1,000	27	\$40	\$59	22	\$50	\$67	22	\$50	\$77
\$3,500	110	\$40	\$870	90	\$50	\$971	97	\$50	\$1,307
\$5,500	120	\$58	\$1,501	120	\$63	\$2,095	120	\$67	\$2,595
\$6,500	120	\$69	\$1,773	120	\$75	\$2,476	120	\$80	\$3,066
\$7,500	120	\$80	\$2,046	120	\$86	\$2,857	120	\$92	\$3,539
\$9,500	120	\$101	\$2,591	120	\$109	\$3,620	120	\$117	\$4,482
\$10,500	120	\$111	\$2,864	120	\$121	\$4,000	120	\$129	\$4,955
\$12,500	120	\$130	\$3,410	120	\$144	\$4,762	120	\$153	\$5,898
\$20,000	120	\$212	\$5,456	120	\$230	\$7,619	120	\$245	\$9,437
\$31,000	120	\$329	\$8,456	120	\$357	\$11,810	120	\$380	\$14,626
\$40,000	120	\$424	\$10,911	120	\$460	\$15,239	120	\$491	\$18,873
\$57,500	120	\$610	\$15,686	120	\$662	\$21,905	120	\$705	\$27,130
\$75,000	120	\$795	\$20,459	120	\$863	\$28,572	120	\$920	\$35,387
\$100,000	120	\$1,061	\$27,279	120	\$1,151	\$38,096	120	\$1,227	\$47,183
\$125,000	120	\$1,326	\$34,098	120	\$1,438	\$47,620	120	\$1,533	\$58,979
\$138,500	120	\$1,469	\$37,781	120	\$1,594	\$52,764	120	\$1,699	\$65,349

These numbers are accurate to the nearest dollar and are based on a standard 10-year repayment plan. For more detailed information, talk to the current holder of your loan.

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