## 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.

