

PLUS LOAN REPAYMENT ESTIMATES

The following chart can help you estimate your monthly repayment amount on a Federal PLUS or GradPLUS Loan. A standard repayment plan allows for a 10-year repayment term. Depending on your circumstances, there may be several repayment options available to you. Contact your lender to determine which repayment plan best meets your individual situation.

If you ever find that you are having trouble making your monthly loan payments, notify your lender or servicer immediately. There are several options available that may allow you to postpone your monthly loan payments.

Approximate monthly payment (principal and interest)*			
LOAN AMOUNT*	# OF PAYMENTS	MONTHLY PAYMENT	ACCRUED INTEREST AT 8.50%
\$5,000	120	\$62	\$2,439
\$10,000	120	\$124	\$4,878
\$15,000	120	\$186	\$7,317
\$20,000	120	\$248	\$9,757
\$25,000	120	\$310	\$12,196
\$30,000	120	\$372	\$14,635
\$35,000	120	\$434	\$17,074
\$40,000	120	\$496	\$19,513
\$45,000	120	\$558	\$21,952
\$50,000	120	\$620	\$24,391
\$55,000	120	\$682	\$26,831
\$60,000	120	\$744	\$29,270
\$65,000	120	\$806	\$31,709
\$70,000	120	\$868	\$34,148
\$75,000	120	\$930	\$36,587
\$80,000	120	\$992	\$39,026
\$85,000	120	\$1,054	\$41,465
\$90,000	120	\$1,116	\$43,905
\$95,000	120	\$1,178	\$46,344
\$100,000	120	\$1,240	\$48,783

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 PLUS loan of \$5,000 that has an 8.5% interest rate would be \$7,439 (\$5,000 principal plus \$2,439 interest).

*Payment and interest amounts calculated based on a 10-year repayment term; some loan amounts are eligible for an extended repayment term up to 25 years.