

STAFFORD LOAN REPAYMENT ESTIMATES

The following chart can help you estimate your monthly repayment amount on a Federal Stafford 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. Use the information in this booklet 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 5.6% INT. RATE	MONTHLY PAYMENT	ACCRUED INTEREST AT 6.0% INT. RATE	MONTHLY PAYMENT	ACCRUED INTEREST AT 6.8% INT. RATE
\$5,000	120	\$55	\$1,541	\$56	\$1,661	\$58	\$1,904
\$10,000	120	\$109	\$3,082	\$111	\$3,322	\$115	\$3,809
\$15,000	120	\$164	\$4,623	\$167	\$4,983	\$173	\$5,713
\$20,000	120	\$218	\$6,164	\$222	\$6,644	\$230	\$7,618
\$25,000	120	\$273	\$7,705	\$278	\$8,305	\$288	\$9,522
\$30,000	120	\$327	\$9,247	\$333	\$9,966	\$345	\$11,427
\$35,000	120	\$382	\$10,788	\$389	\$11,627	\$403	\$13,331
\$40,000	120	\$436	\$12,329	\$444	\$13,288	\$460	\$15,236
\$45,000	120	\$491	\$13,870	\$500	\$14,949	\$518	\$17,140
\$50,000	120	\$545	\$15,411	\$555	\$16,610	\$575	\$19,045
\$55,000	120	\$600	\$16,952	\$611	\$18,270	\$633	\$20,949
\$60,000	120	\$654	\$18,493	\$666	\$19,931	\$690	\$22,854
\$65,000	120	\$709	\$20,034	\$722	\$21,592	\$748	\$24,758
\$70,000	120	\$763	\$21,575	\$777	\$23,253	\$806	\$26,663
\$75,000	120	\$818	\$23,116	\$833	\$24,914	\$863	\$28,567
\$80,000	120	\$872	\$24,658	\$888	\$26,575	\$921	\$30,472
\$85,000	120	\$927	\$26,199	\$944	\$28,236	\$978	\$32,376
\$90,000	120	\$981	\$27,740	\$999	\$29,897	\$1,036	\$34,281
\$95,000	120	\$1,036	\$29,281	\$1,055	\$31,558	\$1,093	\$36,185
\$100,000	120	\$1,090	\$30,822	\$1,110	\$33,219	\$1,151	\$38,090

To determine the total amount to be repaid, add interest accrued to your total amount borrowed. For example, total repayment of principal and interest for a loan of \$5,000 that has a 5.6% interest rate would be \$6,541 (\$5,000 principal plus \$1,541 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.