## College Loan Repayment Table

|  | Direct Loan | Subsidized for Undergraduate Students | Current Rate: <br> 3.4\% | Unsubsidized for Undergraduate and Subsidized and Unsubsidized for Graduate Students | Current Rate: 6.8\% | Direct PLUS Loan | $\begin{aligned} & \text { Current } \\ & \text { Rate: } \\ & 7.9 \% \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan Amount | \# payments | Monthly Payment | Total Interest Paid | Monthly Payment | Total Interest Paid | Monthly Payment | Total Interest |
| \$2,000 | (varies) | (43) \$50 | \$126 | (46) \$50 | \$281 | (48) \$50 | \$336 |
| \$2,625 | (varies) | (57) \$50 | \$221 | (63) \$50 | \$508 | (66) \$50 | \$616 |
| \$3,000 | (varies) | (65) \$50 | \$293 | (75) \$50 | \$686 | (78) \$50 | \$841 |
| \$4,000 | (varies) | (91) $\$ 50$ | \$543 | (108) \$50 | \$1,357 | (115) \$50 | \$1,715 |
| \$5,000 | (varies) | (118) \$50 | \$887 | \$58 | \$1,905 | \$60 | \$2,248 |
| \$6,000 | 120 | \$59 | \$1,086 | \$69 | \$2,286 | \$72 | \$2,698 |
| \$7,000 | 120 | \$69 | \$1,267 | \$81 | \$2,667 | \$85 | \$3,147 |
| \$8,000 | 120 | \$79 | \$1,448 | \$92 | \$3,048 | \$97 | \$3,597 |
| \$9,000 | 120 | \$89 | \$1,629 | \$104 | \$3,429 | \$109 | \$4,046 |
| \$10,000 | 120 | \$98 | \$1,810 | \$115 | \$3,810 | \$121 | \$4,496 |
| \$12,000 | 120 | \$118 | \$2,172 | \$138 | \$4,572 | \$145 | \$5,395 |
| \$14,000 | 120 | \$138 | \$2,534 | \$161 | \$5,333 | \$169 | \$6,294 |
| \$16,000 | 120 | \$157 | \$2,896 | \$184 | \$6,095 | \$193 | \$7,194 |
| \$18,000 | 120 | \$177 | \$3,258 | \$207 | \$6,857 | \$217 | \$8,093 |
| \$20,000 | 120 | \$197 | \$3,620 | \$230 | \$7,619 | \$242 | \$8,992 |
| \$25,000 | 120 | \$246 | \$4,525 | \$288 | \$9,524 | \$302 | \$11,240 |
| \$30,000 | 120 | \$295 | \$5,431 | \$345 | \$11,429 | \$362 | \$13,488 |
| \$35,000 | 120 | \$344 | \$6,336 | \$403 | \$13,334 | \$423 | \$15,736 |
| \$40,000 | 120 | \$394 | \$7,241 | \$460 | \$15,239 | \$483 | \$17,984 |
| \$45,000 | 120 | \$443 | \$8,146 | \$518 | \$17,143 | \$544 | \$20,232 |
| \$50,000 | 120 | \$492 | \$9,051 | \$575 | \$19,048 | \$604 | \$22,480 |
| \$75,000 | 120 | \$738 | \$13,576 | \$863 | \$28,572 | \$906 | \$33,720 |
| \$100,000 | 120 | \$984 | \$18,102 | \$1,151 | \$38,096 | \$1,208 | \$44,960 |
| \$125,000 | 120 | \$1,230 | \$22,627 | \$1,439 | \$47,620 | \$1,510 | \$56,200 |
| \$138,500 | 120 | \$1,363 | \$25,071 | \$1,594 | \$52,764 | \$1,673 | \$62,269 |
| \$150,000 | 120 | \$1,476 | \$27,153 | \$1,726 | \$57,145 | \$1,812 | \$67,440 |
| \$175,000 | 120 | \$1,722 | \$31,678 | \$2,014 | \$66,669 | \$2,114 | \$78,680 |
| \$200,000 | 120 | \$1,968 | \$36,203 | \$2,302 | \$76,193 | \$2,416 | \$89,920 |
| \$224,000 | 120 | \$2,205 | \$40,548 | \$2,578 | \$85,336 | \$2,706 | \$100,710 |

Figures are rounded to the nearest dollar. Final payment may be lower than calculated monthly payment.
Federal Direct Subsidized loans for undergraduate students that are first disbursed on or after July 1, 2011, currently have a fixed interest rate of 3.4 percent for the life of the loan.

Federal Direct Unsubsidized loans and Federal Direct Subsidized and Unsubsidized loans for graduate students that are first disbursed on or after July 1, 2006, currently have a fixed interest rate of 6.8 percent for the life of the loan.

Federal Direct PLUS loans that are first disbursed on or after July 1, 2006, currently have a fixed interest rate of 7.9 percent for the life of the loan.

