



## Know What You Owe FEDERAL DIRECT SUBSIDIZED/ UNSUBSIDIZED STAFFORD LOAN Repayment Chart

Knowing what you owe is an important part of managing your student loans. The chart below will help you estimate your monthly student loan payment so you can better manage your debt. Interest begins to accrue from the date your loan is disbursed and continues to accrue during any in-school deferment or six-month post-deferral period. You can choose to pay the interest or have it added to your loan balance (capitalized).

*Remember: the less you borrow, the less you'll have to repay.*

Example Interest Rates												
Amount Borrowed	Undergraduate Subsidized/Unsubsidized Loans						Graduate Unsubsidized Loans					
	3.76%			4.45%			5.31%			6.00%		
	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid
\$3,500	\$50	\$468	\$3,968	\$50	\$572	\$4,072	\$50	\$697	\$4,197	\$50	\$825	\$4,325
\$4,000	\$50	\$624	\$4,624	\$50	\$771	\$4,771	\$50	\$947	\$4,947	\$50	\$1,128	\$5,128
\$5,000	\$50	\$1,018	\$6,018	\$52	\$1,218	\$6,218	\$54	\$1,452	\$6,452	\$56	\$1,661	\$6,661
\$5,500	\$55	\$1,120	\$6,620	\$57	\$1,340	\$6,840	\$59	\$1,598	\$7,098	\$61	\$1,827	\$7,327
\$6,500	\$65	\$1,323	\$7,823	\$67	\$1,584	\$8,084	\$70	\$1,888	\$8,388	\$72	\$2,160	\$8,660
\$7,000	\$70	\$1,425	\$8,425	\$73	\$1,706	\$8,706	\$75	\$2,033	\$9,033	\$78	\$2,326	\$9,326
\$7,500	\$75	\$1,527	\$9,027	\$78	\$1,827	\$9,327	\$81	\$2,178	\$9,678	\$83	\$2,492	\$9,992
\$8,500	\$85	\$1,730	\$10,230	\$88	\$2,071	\$10,571	\$91	\$2,469	\$10,969	\$94	\$2,824	\$11,324
\$10,000	\$100	\$2,036	\$12,036	\$104	\$2,437	\$12,437	\$108	\$2,905	\$12,905	\$111	\$3,322	\$13,322
\$12,500	\$125	\$2,545	\$15,045	\$130	\$3,046	\$15,546	\$134	\$3,631	\$16,131	\$139	\$4,153	\$16,653
\$15,000	\$150	\$3,054	\$18,054	\$155	\$3,655	\$18,655	\$161	\$4,357	\$19,357	\$167	\$4,984	\$19,984
\$20,000	\$201	\$4,071	\$24,071	\$207	\$4,873	\$24,873	\$215	\$5,809	\$25,809	\$222	\$6,645	\$26,645
\$23,000	\$231	\$4,682	\$27,682	\$238	\$5,604	\$28,604	\$247	\$6,680	\$29,680	\$255	\$7,642	\$30,642
\$25,000	\$251	\$5,089	\$30,089	\$259	\$6,092	\$31,092	\$269	\$7,261	\$32,261	\$278	\$8,306	\$33,306
\$29,460	\$295	\$5,997	\$35,457	\$305	\$7,178	\$36,638	\$317	\$8,557	\$38,017	\$327	\$9,788	\$39,248
\$30,000	\$301	\$6,107	\$36,107	\$311	\$7,310	\$37,310	\$323	\$8,714	\$38,714	\$333	\$9,967	\$39,967
\$31,000	\$311	\$6,311	\$37,311	\$321	\$7,553	\$38,553	\$333	\$9,004	\$40,004	\$344	\$10,300	\$41,300
\$35,000	\$351	\$7,125	\$42,125	\$363	\$8,528	\$43,528	\$376	\$10,166	\$45,166	\$389	\$11,629	\$46,629
\$40,000	\$401	\$8,143	\$48,143	\$415	\$9,746	\$49,746	\$430	\$11,618	\$51,618	\$444	\$13,290	\$53,290
\$45,000	\$451	\$9,616	\$54,616	\$466	\$10,965	\$55,965	\$484	\$13,070	\$58,070	\$500	\$14,951	\$59,951
\$50,000	\$501	\$10,178	\$60,178	\$518	\$12,183	\$62,183	\$538	\$15,423	\$65,423	\$555	\$16,612	\$66,612
\$57,500	\$577	\$11,705	\$69,205	\$596	\$14,011	\$71,511	\$618	\$16,701	\$74,201	\$638	\$19,104	\$76,604
\$60,000	\$602	\$12,214	\$72,214	\$622	\$14,620	\$74,620	\$645	\$17,427	\$77,427	\$666	\$19,935	\$79,935
\$65,500	\$652	\$12,732	\$78,232	\$679	\$15,960	\$81,460	\$704	\$19,025	\$84,525	\$727	\$21,762	\$87,262
\$75,000	\$752	\$15,268	\$90,268	\$777	\$18,275	\$93,275	\$807	\$21,784	\$96,784	\$833	\$24,918	\$99,918
\$80,000	\$802	\$16,285	\$96,285	\$829	\$19,493	\$99,493	\$860	\$23,236	\$103,236	\$888	\$26,580	\$106,580
\$90,000	\$903	\$18,321	\$108,321	\$933	\$21,929	\$111,929	\$968	\$26,141	\$116,141	\$999	\$29,902	\$119,902
\$100,000	\$1,003	\$20,357	\$120,357	\$1,036	\$24,366	\$124,366	\$1,075	\$29,046	\$129,046	\$1,110	\$33,225	\$133,225
\$125,000	\$1,254	\$25,446	\$150,446	\$1,295	\$30,458	\$155,458	\$1,344	\$36,307	\$161,307	\$1,388	\$41,531	\$166,531
\$138,500	\$1,389	\$28,194	\$166,694	\$1,435	\$33,747	\$172,247	\$1,489	\$40,228	\$178,728	\$1,538	\$46,016	\$184,516
\$150,000	\$1,504	\$30,535	\$180,535	\$1,555	\$36,549	\$186,549	\$1,613	\$43,568	\$193,568	\$1,665	\$49,837	\$199,837
\$175,000	\$1,755	\$35,624	\$210,624	\$1,814	\$42,641	\$217,641	\$1,882	\$50,830	\$225,830	\$1,943	\$58,143	\$233,143
\$200,000	\$2,006	\$40,714	\$240,714	\$2,073	\$48,732	\$248,732	\$2,151	\$58,091	\$258,091	\$2,220	\$66,449	\$266,449
\$224,000	\$2,247	\$45,599	\$269,599	\$2,322	\$54,580	\$278,580	\$2,409	\$65,062	\$289,062	\$2,487	\$74,423	\$298,423

The estimated monthly payments listed are based on a 10-year Standard Repayment Plan amortization. For a customized estimate of your monthly payment and to evaluate various payment plans, use the Repayment Estimator at: <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>