

Estimate your Federal Direct Student Loan Repayment

Use this repayment chart to estimate your student loan payment.

Figures have been rounded to the nearest dollar and represent minimum payments at a 6.8% interest rate over a 10 year period. These amounts do not include interest that may accumulate during periods of deferment and forbearance. Lower balances may take less than 10 years to repay at the minimum payment of \$50.

This chart is for estimating purposes only.

Total Amount Borrowed	120 Monthly Payments of	Total Interest Paid	Total Amount Repaid
\$6,500	\$75	\$2,476	\$8,976
\$9,500	\$109	\$3,619	\$13,119
\$12,500	\$144	\$4,762	\$17,262
\$15,500	\$178	\$5,905	\$21,405
\$18,500	\$213	\$7,048	\$25,548
\$21,500	\$247	\$8,191	\$29,691
\$24,500	\$282	\$9,334	\$33,834
\$27,500	\$316	\$10,477	\$37,977
\$30,500	\$351	\$11,619	\$42,119
\$40,500	\$466	\$15,429	\$55,929
\$50,500	\$581	\$19,239	\$69,739
\$60,500	\$696	\$23,048	\$83,548
\$70,500	\$811	\$26,858	\$97,358
\$80,500	\$926	\$30,668	\$111,168
\$90,500	\$1,041	\$34,477	\$124,977
\$100,500	\$1,157	\$38,287	\$138,787
\$110,500	\$1,272	\$42,097	\$152,597
\$120,500	\$1,387	\$45,906	\$166,406
\$130,500	\$1,502	\$49,716	\$180,216
\$140,500	\$1,617	\$53,525	\$194,025

Use the Department of Education's Repayment Estimator at

<http://1.usa.gov/19S8Yr1>

for a personal portrayal of repayment options available to you.