

Repayment Estimator

Balance at Repayment	6.8%			7.14%			7.94%			8.25%			8.5%			9%		
	Stafford Fixed Rate			Stafford Variable Rate			PLUS Variable Rate			Stafford Maximum Variable Rate			PLUS Fixed Rate			PLUS Maximum Variable Rate		
	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest
\$1,000	\$50	22	\$64	\$50	22	\$68	\$50	22	\$76	\$50	22	\$80	\$50	22	\$82	\$50	22	\$88
\$2,000	\$50	46	\$275	\$50	46	\$291	\$50	47	\$331	\$50	47	\$347	\$50	48	\$360	\$50	48	\$387
\$3,000	\$50	74	\$677	\$50	75	\$722	\$50	77	\$835	\$50	78	\$882	\$50	79	\$920	\$50	81	\$1,001
\$4,000	\$50	107	\$1,344	\$50	109	\$1,447	\$50	115	\$1,714	\$50	117	\$1,827	\$50	119	\$1,924	\$51	120	\$2,080
\$6,000	\$69	120	\$2,286	\$70	120	\$2,412	\$73	120	\$2,713	\$74	120	\$2,831	\$74	120	\$2,927	\$76	120	\$3,121
\$8,000	\$92	120	\$3,048	\$93	120	\$3,216	\$97	120	\$3,617	\$98	120	\$3,775	\$99	120	\$3,903	\$101	120	\$4,161
\$10,000	\$115	120	\$3,810	\$117	120	\$4,020	\$121	120	\$4,521	\$123	120	\$4,718	\$124	120	\$4,878	\$127	120	\$5,201
\$20,000	\$230	120	\$7,619	\$234	120	\$8,040	\$242	120	\$9,043	\$245	120	\$9,437	\$248	120	\$9,757	\$253	120	\$10,402
\$30,000	\$345	120	\$11,429	\$350	120	\$12,059	\$363	120	\$13,564	\$368	120	\$14,155	\$372	120	\$14,635	\$380	120	\$15,603
\$40,000	\$460	120	\$15,239	\$467	120	\$16,079	\$484	120	\$18,085	\$491	120	\$18,873	\$496	120	\$19,513	\$507	120	\$20,804
\$50,000	\$575	120	\$19,048	\$584	120	\$20,099	\$605	120	\$22,606	\$613	120	\$23,592	\$620	120	\$24,391	\$633	120	\$26,005
\$60,000	\$690	120	\$22,858	\$701	120	\$24,119	\$726	120	\$27,128	\$736	120	\$28,310	\$744	120	\$29,270	\$760	120	\$31,207

This table provides repayment estimates based on the prevailing interest rates, effective July 1, 2006, through June 30, 2007, on fixed-rate Federal Stafford loans, first disbursed on or after July 1, 2006, (6.8%), variable-rate Federal Stafford loans, first disbursed July 1, 1998, through June 30, 2006, (7.14%), variable-rate Federal PLUS loans, first disbursed July 1, 1998, through June 30, 2006, (7.94%), fixed-rate PLUS loans, first disbursed on or after July 1, 2006, (8.5%). For reference, estimates also are provided for the maximum rate on variable-rate Federal Stafford loans (8.25%) and Federal PLUS loans (9%). The table is based on the following assumptions:

- ◇ Figures are based on the standard repayment option, consisting of equal monthly installments over a period of up to 120 months.
- ◇ Interest rates on variable-rate Federal Stafford and Federal PLUS loans are assumed to remain constant throughout the repayment term. Note that these rates actually are adjusted annually on July 1.

- ◇ Because the minimum monthly payment required by federal statute is \$50, certain loan balances will be repaid in less than 120 months.
- ◇ Payments and interest amounts are rounded to the nearest dollar.
- ◇ These figures are designed as estimates to provide a borrower with a general idea of payments and total interest costs. A borrower's actual payment and interest amounts may vary from these figures.
- ◇ To estimate payments and total interest costs for other loan balances and other repayment options, use the online loan-repayment and loan-consolidation calculators at www.usafunds.org/borrowers.

Graduate/Professional Repayment Estimator

Balance at Repayment	6.8%			7.14%			7.94%			8.25%			8.5%			9%		
	Stafford Fixed Rate			Stafford Variable Rate			PLUS Variable Rate			Stafford Maximum Variable Rate			PLUS Fixed Rate			PLUS Maximum Variable Rate		
	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest	Payment	Months	Interest
\$75,000	\$863	120	\$28,572	\$876	120	\$30,148	\$908	120	\$33,910	\$920	120	\$35,387	\$930	120	\$36,587	\$950	120	\$39,008
\$80,000	\$921	120	\$30,477	\$935	120	\$32,158	\$968	120	\$36,170	\$981	120	\$37,747	\$992	120	\$39,026	\$1,013	120	\$41,609
\$90,000	\$1,036	120	\$34,287	\$1,051	120	\$36,178	\$1,089	120	\$40,692	\$1,104	120	\$42,465	\$1,116	120	\$43,905	\$1,140	120	\$46,810
\$100,000	\$1,151	120	\$38,096	\$1,168	120	\$40,198	\$1,210	120	\$45,213	\$1,227	120	\$47,183	\$1,240	120	\$48,783	\$1,267	120	\$52,011
\$110,000	\$1,266	120	\$41,906	\$1,285	120	\$44,217	\$1,331	120	\$49,734	\$1,349	120	\$51,901	\$1,364	120	\$53,661	\$1,393	120	\$57,212
\$120,000	\$1,381	120	\$45,716	\$1,402	120	\$48,237	\$1,452	120	\$54,256	\$1,472	120	\$56,620	\$1,488	120	\$58,539	\$1,520	120	\$62,413
\$130,000	\$1,496	120	\$49,525	\$1,519	120	\$52,257	\$1,573	120	\$58,777	\$1,594	120	\$61,338	\$1,612	120	\$63,418	\$1,647	120	\$67,614
\$140,000	\$1,611	120	\$53,335	\$1,636	120	\$56,277	\$1,694	120	\$63,298	\$1,717	120	\$66,056	\$1,736	120	\$68,296	\$1,773	120	\$72,815
\$150,000	\$1,726	120	\$57,145	\$1,752	120	\$60,296	\$1,815	120	\$67,819	\$1,840	120	\$70,775	\$1,860	120	\$73,174	\$1,900	120	\$78,016
\$160,000	\$1,841	120	\$60,954	\$1,869	120	\$64,316	\$1,936	120	\$72,341	\$1,962	120	\$75,493	\$1,984	120	\$78,053	\$2,027	120	\$83,217
\$170,000	\$1,956	120	\$64,764	\$1,986	120	\$68,336	\$2,057	120	\$76,862	\$2,085	120	\$80,211	\$2,108	120	\$82,931	\$2,153	120	\$88,419
\$180,000	\$2,071	120	\$68,574	\$2,103	120	\$72,356	\$2,178	120	\$81,383	\$2,208	120	\$84,930	\$2,232	120	\$87,809	\$2,280	120	\$93,620
\$190,000	\$2,187	120	\$72,383	\$2,220	120	\$76,375	\$2,299	120	\$85,905	\$2,330	120	\$89,648	\$2,356	120	\$92,687	\$2,407	120	\$98,821
\$200,000	\$2,302	120	\$76,193	\$2,337	120	\$80,395	\$2,420	120	\$90,426	\$2,453	120	\$94,366	\$2,480	120	\$97,566	\$2,534	120	\$104,022

This table provides repayment estimates based on the prevailing interest rates, effective July 1, 2006, through June 30, 2007, on fixed-rate Federal Stafford loans, first disbursed on or after July 1, 2006, (6.8%), variable-rate Federal Stafford loans, first disbursed July 1, 1998, through June 30, 2006, (7.14%), variable-rate Federal PLUS loans, first disbursed July 1, 1998, through June 30, 2006, (7.94%), fixed-rate PLUS loans, first disbursed on or after July 1, 2006, (8.5%). For reference, estimates also are provided for the maximum rate on variable-rate Federal Stafford loans (8.25%) and Federal PLUS loans (9%). The table is based on the following assumptions:

- ◇ Figures are based on the standard repayment option, consisting of equal monthly installments over a period of up to 120 months.
- ◇ Interest rates on variable-rate Federal Stafford and Federal PLUS loans are assumed to remain constant throughout the repayment term. Note that these rates actually are adjusted annually on July 1.

- ◇ Because the minimum monthly payment required by federal statute is \$50, certain loan balances will be repaid in less than 120 months.
- ◇ Payments and interest amounts are rounded to the nearest dollar.
- ◇ These figures are designed as estimates to provide a borrower with a general idea of payments and total interest costs. A borrower's actual payment and interest amounts may vary from these figures.
- ◇ To estimate payments and total interest costs for other loan balances and other repayment options, use the online loan-repayment and loan-consolidation calculators at www.usafunds.org/borrowers.

