

Sample Monthly Payments for Direct Subsidized and Unsubsidized Loans.

| Repaying Your Loans: Standard, Graduated, and Extended Repayment Plans | | | | | | | | | | |
|--|---|------------|--|-----------------|------------|---|------------|---|-----------------|------------|
| Debt | Standard Repayment Plan (10-year repayment period) | | Graduated Repayment Plan (10-year repayment period) | | | Extended-Fixed Repayment Plan (25-year repayment period) | | Extended-Graduated Repayment Plan (25-year repayment period) | | |
| | Payment | Total Paid | Minimum Payment | Maximum Payment | Total Paid | Payment | Total Paid | Minimum Payment | Maximum Payment | Total Paid |
| \$10,000 | \$123 | \$14,718 | \$72 | \$216 | \$16,088 | N/A | N/A | N/A | N/A | N/A |
| \$20,000 | \$245 | \$29,437 | \$144 | \$431 | \$32,177 | N/A | N/A | N/A | N/A | N/A |
| \$30,000 | \$368 | \$44,155 | \$216 | \$647 | \$48,265 | N/A | N/A | N/A | N/A | N/A |
| \$40,000 | \$491 | \$58,873 | \$287 | \$862 | \$64,353 | \$315 | \$94,614 | \$275 | \$417 | \$101,515 |
| \$50,000 | \$613 | \$73,592 | \$359 | \$1,078 | \$80,442 | \$394 | \$118,268 | \$344 | \$521 | \$126,899 |
| \$60,000 | \$736 | \$88,310 | \$431 | \$1,294 | \$96,530 | \$473 | \$141,921 | \$413 | \$625 | \$152,280 |
| \$70,000 | \$859 | \$103,028 | \$503 | \$1,509 | \$112,618 | \$552 | \$165,575 | \$481 | \$730 | \$177,664 |
| \$80,000 | \$981 | \$117,747 | \$575 | \$1,725 | \$128,706 | \$631 | \$189,228 | \$550 | \$834 | \$203,046 |
| \$90,000 | \$1,104 | \$132,465 | \$647 | \$1,940 | \$144,795 | \$710 | \$212,882 | \$619 | \$938 | \$228,427 |
| \$100,000 | \$1,227 | \$147,183 | \$719 | \$2,156 | \$160,883 | \$788 | \$236,535 | \$688 | \$1,042 | \$253,806 |

Notes:

- All estimated payments shown in the chart above are calculated using a fixed interest rate of 8.25%.
- The payment amounts shown in this chart are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans and the amount of your loan debt. Your loan servicer will provide you with your actual monthly payment amount after you select a repayment plan.
- For the Extended Repayment Plan, an entry of "N/A" means that you are not eligible for this plan based on the amount owed when your loan enters repayment.
- You may use the Repayment Estimator at StudentAid.gov/Repayment-Estimator to estimate payment amounts based on your actual loan debt.

Repaying Your Loans: Income-Based Repayment Plan (IBR Plan) for Borrowers Who Are Not New Borrowers on or after July 1, 2014

| Debt | Starting income of \$25,000 | | | | Starting income of \$40,000 | | | | Starting income of \$60,000 | | | |
|-----------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|
| | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) |
| \$20,000 | \$97 | \$245 | \$43,861 | 219 | Not Eligible | - | - | - | Not Eligible | - | - | - |
| \$40,000 | \$97 | \$491 | \$89,628 | 300 | \$285 | \$491 | \$72,680 | 173 | Not Eligible | - | - | - |
| \$60,000 | \$97 | \$642 | \$94,175 | 300 | \$285 | \$736 | \$148,999 | 268 | \$535 | \$736 | \$97,093 | 143 |
| \$80,000 | \$97 | \$642 | \$94,175 | 300 | \$285 | \$981 | \$193,464 | 300 | \$535 | \$981 | \$156,150 | 193 |
| \$100,000 | \$97 | \$642 | \$94,175 | 300 | \$285 | \$1,227 | \$201,322 | 300 | \$535 | \$1,227 | \$236,102 | 251 |

Repaying Your Loans: Pay As You Earn Repayment Plan (Pay As You Earn Plan) for Eligible Borrowers and IBR Plan for New Borrowers on or after July 1, 2014

| Debt | Starting income of \$25,000 | | | | Starting income of \$40,000 | | | | Starting income of \$60,000 | | | |
|-----------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|
| | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) |
| \$20,000 | \$65 | \$245 | \$38,488 | 240 | \$190 | \$245 | \$31,254 | 134 | Not Eligible | - | - | - |
| \$40,000 | \$65 | \$309 | \$40,127 | 240 | \$190 | \$491 | \$85,707 | 240 | \$356 | \$491 | \$64,729 | 143 |
| \$60,000 | \$65 | \$309 | \$40,127 | 240 | \$190 | \$625 | \$89,727 | 240 | \$356 | \$736 | \$129,366 | 222 |
| \$80,000 | \$65 | \$309 | \$40,127 | 240 | \$190 | \$625 | \$89,727 | 240 | \$356 | \$981 | \$154,976 | 240 |
| \$100,000 | \$65 | \$309 | \$40,127 | 240 | \$190 | \$625 | \$89,727 | 240 | \$356 | \$1,046 | \$155,860 | 240 |

Repaying Your Loans: Income-Contingent Repayment Plan (ICR Plan)

| Debt | Starting income of \$25,000 | | | | Starting income of \$40,000 | | | | Starting income of \$60,000 | | | |
|-----------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|-----------------------------|---------------|------------|----------------------|
| | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) | Initial Payment | Final Payment | Total Paid | Time to Repay (Mos.) |
| \$20,000 | \$151 | \$199 | \$43,436 | 249 | \$193 | \$219 | \$33,513 | 161 | \$219 | \$251 | \$30,761 | 131 |
| \$40,000 | \$225 | \$423 | \$96,630 | 274 | \$385 | \$438 | \$67,027 | 161 | \$438 | \$502 | \$61,523 | 131 |
| \$60,000 | \$225 | \$694 | \$146,629 | 300 | \$475 | \$658 | \$106,605 | 175 | \$658 | \$754 | \$92,284 | 131 |
| \$80,000 | \$225 | \$1,018 | \$162,256 | 300 | \$475 | \$939 | \$176,175 | 233 | \$809 | \$1,015 | \$124,521 | 240 |
| \$100,000 | \$225 | \$1,018 | \$163,256 | 300 | \$475 | \$1,360 | \$281,310 | 298 | \$809 | \$1,296 | \$171,619 | 158 |

Notes:

- For the IBR Plan, the Pay As You Earn Plan, and the ICR Plan, the estimated payment amounts shown in the charts above are calculated using a fixed interest rate of 8.25% and the 2013 Poverty Guidelines (published by the U.S. Department of Health and Human Services). For the ICR Plan, the calculations also use the 2013 income percentage factors. For all three plans, the calculations are based on an assumption that you are single and do not have any children or anyone else in your household, that you live in one of the 48 contiguous states, and that your income will increase at a rate of 5% per year.
 - The payment amounts shown in these charts are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans, the amount of your loan debt, your income, and whether and how quickly your income increases.
 - For the IBR Plan and the Pay As You Earn Plan, an entry of "Not Eligible" means that you would not have a partial financial hardship based on the loan debt and starting income shown and therefore would not be eligible to initially select the plan.
 - You may use the Repayment Estimator at StudentAid.gov/Repayment-Estimator to evaluate your eligibility for the IBR and Pay As You Earn plans, and to estimate your payment amounts under the IBR, Pay As You Earn, and ICR plans based on your actual loan debt, income, family size, and state of residence.
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