## Graduate Federal Direct Loans for 2011-12 with Standard Repayment Plan and Example of Extended Repayment Plans

|  | Standard Repayment Plan |  |  | 15-Year Extended Repayment Plan* |  |  | 20-Year Extended Repayment Plan* |  |  | 25-Year Extended Repayment Plan* |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Loan <br> Amount | \# of Payments | Payment | Total Interest/ Repayment @ 6.8\% Interest | \# of Payments | Payment | Total Interest/ Repayment @ 6.8\% Interest | \# of Payments | Payment | Total Interest/ Repayment @ 6.8\% Interest | \# of Payments | Payment | Total Interest/ <br> Repayment <br> @ 6.8\% Interest |
| \$8,500 | 120 | \$97.82 | \$3,238/11,738 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 12,000 | 120 | \$138.10 | \$4,572 / 16,572 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 20,500 | 120 | \$235.91 | \$7,809 / 28,309 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 25,000 | 120 | \$287.70 | \$9,524 / 34,524 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| 35,000 | 120 | \$402.78 | \$13,334/48,334 | 180 | \$310.69 | \$20,924/55,924 | 240 | \$267.17 | \$29,120 / 64,120 | 300 | \$242.93 | \$37,879 / 72,879 |
| 45,000 | 120 | \$517.86 | \$17,143 / 62,143 | 180 | \$399.46 | \$26,902 / 71,902 | 240 | \$343.50 | \$37,441 / 82,441 | 300 | \$321.33 | \$48,699 / 93,699 |
| 55,000 | 120 | \$632.94 | \$20,953 / 75,953 | 180 | \$488.23 | \$32,880 / 87,880 | 240 | \$419.84 | \$45,760 / 100,760 | 300 | \$381.74 | \$59,522 / 114,522 |
| 65,000 | 120 | \$748.02 | \$24,762 / 89,762 | 180 | \$576.99 | \$38,860 / 103,860 | 240 | \$496.17 | \$54,081 / 119,081 | 300 | \$451.15 | \$70,345 / 135,345 |
| 75,000 | 120 | \$863.10 | \$28,572 / 103,572 | 180 | \$665.76 | \$44,838 / 119,838 | 240 | \$572.50 | \$62,402 / 137,402 | 300 | \$520.55 | \$81,165 / 156,165 |
| 85,000 | 120 | \$978.18 | \$32,382 / 117,382 | 180 | \$754.53 | \$50,816 / 135,816 | 240 | \$648.84 | \$70,721 / 155,721 | 300 | \$589.96 | \$91,988 / 176,988 |
| 95,000 | 120 | \$1,093.26 | \$36,191/ 131,191 | 180 | \$843.30 | \$56,794 / 151,794 | 240 | \$725.17 | \$79,042 / 174,042 | 300 | \$659.37 | \$102,811 / 197,811 |
| 105,000 | 120 | \$1,208.34 | \$40,001 / 145,001 | 180 | \$932.07 | \$62,772 / 167,772 | 240 | \$801.51 | \$87,361 / 192,361 | 300 | \$728.78 | \$113,634 / 218,634 |
| 115,000 | 120 | \$1,323.42 | \$43,810 / 158,810 | 180 | \$1,020.84 | \$68,750 / 183,750 | 240 | \$877.84 | \$95,682 / 210,682 | 300 | \$798.18 | \$124,454 / 239,454 |
| 125,000 | 120 | \$1,438.50 | \$47,620 / 172,620 | 180 | \$1,109.60 | \$74,730 / 199,730 | 240 | \$954.17 | \$104,003 / 229,003 | 300 | \$867.59 | \$135,277 / 260,277 |
| 135,000 | 120 | \$1,553.58 | \$51,430 / 186,430 | 180 | \$1,198.37 | \$80,708 / 215,708 | 240 | \$1,030.51 | \$112,322 / 247,322 | 300 | \$937.00 | \$146,100 / 281,100 |
| 145,000 | 120 | \$1,668.66 | \$55,239 / 200,239 | 180 | \$1,287.14 | \$86,686 / 231,686 | 240 | \$1,106.84 | \$120,643 / 265,643 | 300 | \$1,006.40 | \$156,920 / 301,920 |
| 155,000 | 120 | \$1,783.75 | \$59,050 / 214,050 | 180 | \$1,375.91 | \$92,664 / 247,664 | 240 | \$1,183.18 | \$128,961 / 283,961 | 300 | \$1,075.81 | \$167,743 / 322,743 |
| 165,000 | 120 | \$1,898.83 | \$62,860 / 227,860 | 180 | \$1,464.68 | \$98,642 / 263,642 | 240 | \$1,259.51 | \$137,283 / 302,283 | 300 | \$1,145.22 | \$178,566 / 343,566 |

Repayment amounts assume the student paid accrued interest during the time of enrollment.
*Extended repayment plans are only available for amounts greater than \$30,000. This table assumes a fixed plan.

