## Undergraduate Federal Direct Loans for 2011-12 with Standard Repayment Plan

| Loan Amount | \# of Payments | Payment | Total Interest/ Repayment @ 3.4\% Interest | Payment | Total Interest/ Repayment @ 4.5\% Interest | Payment | Total Interest/ Repayment @ 5.6\% Interest | Payment | Total Interest/ Repayment @ 6.0\% Interest | Payment | Total Interest/ Repayment @ 6.8\% Interest |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$3,500 | 79* | \$50.00 | \$407/3,907 | \$50.00 | \$567/4,067 | \$50.00 | \$748/4,248 | \$50.00 | \$819/4,319 | \$50.00 | \$971/4,471 |
| \$5,500 | 120 | \$54.13 | \$996 / 6,496 | \$57.00 | \$1,340/6,840 | \$59.96 | \$1,695/7,195 | \$61.06 | \$1,827/7,327 | \$63.29 | \$2,095 / 7,595 |
| \$7,500 | 120 | \$73.81 | \$1,357/8,857 | \$77.73 | \$1,828/9,328 | \$81.77 | \$2,312/9,812 | \$83.27 | \$2,492 / 9,992 | \$86.31 | \$2,857 / 10,357 |
| \$9,500 | 120 | \$93.50 | \$1,720 / 11,220 | \$98.46 | \$2,315 / 11,815 | \$103.57 | \$2,928 / 12,428 | \$105.47 | \$3,156 / 12,656 | \$109.33 | \$3,620 / 13,120 |
| \$11,500 | 120 | \$113.18 | \$2,082 / 13,582 | \$119.18 | \$2,802 / 14,302 | \$125.38 | \$3,546 / 15,046 | \$127.67 | \$3,820 / 15,320 | \$132.34 | \$4,381/ 15,881 |
| \$13,500 | 120 | \$132.86 | \$2,443 / 15,943 | \$139.91 | \$3,289 / 16,789 | \$147.18 | \$4,162 / 17,662 | \$149.88 | \$4,486 / 17,986 | \$155.36 | \$5,143 / 18,643 |
| \$15,500 | 120 | \$152.55 | \$2,806 / 18,306 | \$160.64 | \$3,777 / 19,277 | \$168.98 | \$4,778/20,278 | \$172.08 | \$5,150 / 20,650 | \$178.37 | \$5,904/21,404 |
| \$17,500 | 120 | \$172.23 | \$3,168 / 20,668 | \$181.37 | \$4,264/21,764 | \$190.79 | \$5,395 / 22,895 | \$194.29 | \$5,815 / 23,315 | \$201.39 | \$6,667 / 24,167 |
| \$19,500 | 120 | \$191.92 | \$3,530 / 23,030 | \$202.09 | \$4,751/24,251 | \$212.59 | \$6,011/25,511 | \$216.49 | \$6,479 / 25,979 | \$224.41 | \$7,429 / 26,929 |
| \$21,500 | 120 | \$211.60 | \$3,892 / 25,392 | \$222.82 | \$5,238/26,738 | \$234,40 | \$6,628 / 28,128 | \$238.69 | \$7,143 / 28,643 | \$247.42 | \$8,190 / 29,690 |
| \$23,500 | 120 | \$231.28 | \$4,254/27,754 | \$243.55 | \$5,726/29,226 | \$256.20 | \$ 7,244 / 30,744 | \$260.90 | \$7,808 / 31,308 | \$270.44 | \$8,953 / 32,453 |
| \$25,500 | 120 | \$250.97 | \$4,616 / 30,116 | \$264.28 | \$6,214/31,714 | \$278.01 | \$7,861 / 33,361 | \$283.10 | \$8,472 / 33,972 | \$293.45 | \$9,714 / 35,214 |
| \$27,500 | 120 | \$270.65 | \$4,978 / 32,478 | \$285.01 | \$6,701 / 34,201 | \$299.81 | \$8,477 / 35,977 | \$305.31 | \$9,137 / 36,637 | \$316.47 | \$10,476/37,976 |
| \$29,500 | 120 | \$290.33 | \$5,340 / 34,840 | \$305.73 | \$7,188 / 36,688 | \$321.62 | \$9,094 / 38,594 | \$327.51 | \$9,801 / 39,301 | \$339.49 | \$11,239 / 40,739 |
| \$31,500 | 120 | \$310.02 | \$5,702 / 37,202 | \$326.46 | \$7,675 / 39,175 | \$343.42 | \$9,710/41,210 | \$349.71 | \$10,465 / 41,965 | \$362.50 | \$12,000 / 43,500 |
| \$33,500 | 120 | \$329.70 | \$6,064 / 39,564 | \$347.19 | \$8,163 / 41,663 | \$365.23 | \$10,328/43,828 | \$371.92 | \$11,130 / 44,630 | \$385.52 | \$12,762 / 46,262 |
| \$35,500 | 120 | \$349.38 | \$6,426 / 41,926 | \$367.92 | \$8,650 / 44,150 | \$387.03 | \$10,944/46,444 | \$394.12 | \$11,794/47,294 | \$408.54 | \$13,525/49,025 |
| \$37,500 | 120 | \$369.07 | \$6,788 / 44,288 | \$388.64 | \$9,137 / 46,637 | \$408.83 | \$11,560 / 49,060 | \$416.33 | \$12,460 / 49,960 | \$431.55 | \$14,286/51,786 |
| \$39,500 | 120 | \$388.75 | \$7,150 / 46,650 | \$409.37 | \$9,624 / 49,124 | \$430.64 | \$12,177/51,677 | \$438.53 | \$13,124/52,624 | \$454.57 | \$15,048/54,548 |
| \$41,500 | 120 | \$408.44 | \$7,513 / 49,013 | \$430.10 | \$10,112/51,612 | \$452.44 | \$12,793/54,293 | \$460.74 | \$13,789/55,289 | \$477.58 | \$15,810/57,310 |
| \$43,500 | 120 | \$428.12 | \$7,874/51,374 | \$450.83 | \$10,600 / 54,100 | \$474.25 | \$13,410/56,910 | \$482.94 | \$14,453 / 57,953 | \$500.60 | \$16,572 / 60,072 |
| \$45,500 | 120 | \$447.80 | \$8,236/53,736 | \$471.55 | \$11,086/56,586 | \$496.05 | \$14,026/59,526 | \$505.14 | \$15,117/60,617 | \$523.62 | \$17,334/62,834 |
| \$47,500 | 120 | \$467.49 | \$8,599 / 56,099 | \$492.28 | \$11,574/59,074 | \$517.86 | \$14,643 / 62,143 | \$527.35 | \$15,782 / 63,282 | \$546.63 | \$18,096 / 65,596 |
| \$49,500 | 120 | \$487.17 | \$8,960 / 58,460 | \$513.01 | \$12,061 / 61,561 | \$539.66 | \$15,259 / 64,759 | \$549.55 | \$16,446/65,946 | \$569.65 | \$18,858/68,358 |
| \$51,500 | 120 | \$506.85 | \$9,322 / 60,822 | 533.74 | \$12,549/ 64,049 | \$561.47 | \$15,876/67,376 | \$571.76 | \$17,111/68,611 | \$592.66 | \$19,619 / 71,119 |
| \$53,500 | 120 | \$526.54 | \$9,685 / 63,185 | \$554.47 | \$13,036 / 66,536 | \$583.27 | \$16,492 / 69,992 | \$593.96 | \$17,775 / 71,275 | \$615.68 | \$20,382 / 73,882 |
| \$55,500 | 120 | \$546.22 | \$10,046 / 65,546 | \$575.19 | \$13,523 / 69,023 | \$605.07 | \$17,108 / 72,608 | \$616.16 | \$18,439 / 73,939 | \$638.70 | \$ 21,144/76,644 |
| \$57,500 | 120 | \$565.90 | \$10,408 / 67,908 | \$595.92 | \$14,010 / 71,510 | \$626.88 | \$17,726/75,226 | \$638.37 | \$19,104 / 76,604 | \$661.71 | \$21,905 / 79,405 |

Repayment amounts assume the student paid accured interest during the time of enrollment.
If a student has multiple loans with varying interest rates, add together the monthly payment for each loan to determine the total monthly repayment. Do the same to calculate total interest and repayment.

* For $\$ 3,500$, number of months varies depending on interest rate: 79 months at $3.4 \%, 82$ months at $4.5 \%, 85$ months at $5.6 \%, 87$ months at $6.0 \%, 90$ months at $6.8 \%$

