



# Student Loan Repayment Interest Rate Tables

## Don't Borrow Blindly

It's important for students to understand all the terms of their loans and their repayment responsibilities before they borrow. Student loans are nearly impossible to discharge in bankruptcy, so the student loan choices made today could impact borrowers for the rest of their lives.

The National Association of Student Financial Aid Administrators (NASFAA) has created several tables to illustrate costs borrowers will face when they repay their loans. These tables show:

- The number of monthly payments under various repayment plans
- The amount of those monthly payments
- The total cost of the loan (principal plus interest)
- The total interest borrowers will pay under various repayment plans

Estimating the costs of borrowing federal student loans can be challenging, but these tables can help students make informed decisions before taking out a loan. The tables outline repayment information for different loan amounts and different types of federal student loans, including:

- Undergraduate Federal Direct Loans with Standard Repayment Plan
- Graduate PLUS
- Graduate Federal Direct Loans with Standard Repayment Plans and Example of Extended Repayment Plans

**Note:** These tables assumed fixed interest rates for loans borrowed in 2012-13. Interest rates in effect October 19, 2012, were used in the creation of the tables.

## Graduate PLUS for 2012-13

Loan Amount	# of Payments	Payment	Total Interest/ Repayment @ 7.9% Interest
\$10,000	120	\$120.80	\$4,496 / 14,496
\$20,000	120	\$241.60	\$8,992 / 28,992
\$30,000	120	\$362.40	\$13,488 / 43,488
\$40,000	120	\$483.00	\$17,984 / 57,984
\$50,000	120	\$604.00	\$22,480 / 72,480
\$60,000	120	\$590.51	\$10,861 / 70,861
\$70,000	120	\$724.80	\$26,976 / 86,976
\$80,000	120	\$966.40	\$35,968 / 115,968
\$90,000	120	\$1,087.20	\$40,464 / 130,464
\$100,000	120	\$1,208.00	\$44,960 / 144,960
\$110,000	120	\$1,328.80	\$49,456 / 159,456
\$120,000	120	\$1,449.60	\$53,952 / 173,952
\$130,000	120	\$1,570.40	\$58,448 / 188,448
\$140,000	120	\$1,691.20	\$62,944 / 202,944
\$150,000	120	\$1,812.00	\$67,440 / 217,440
\$160,000	120	\$1,932.80	\$71,936 / 231,936
\$180,000	120	\$2,174.40	\$80,928 / 260,928
\$200,000	120	\$2,416.00	\$89,920 / 289,920
\$210,000	120	\$2,536.80	\$94,416 / 304,416
\$220,000	120	\$2,657.60	\$98,912 / 318,912
\$230,000	120	\$2,778.40	\$103,408 / 333,408
\$240,000	120	\$2,899.20	\$107,904 / 347,904
\$250,000	120	\$3,020.00	\$112,400 / 362,400

# Undergraduate Federal Direct Loans for 2012-13 with Standard Repayment Plan

Loan Amount	# of Payments	Total Interest/ Repayment @ 3.4% Interest		Total Interest/ Repayment @ 4.5% Interest		Total Interest/ Repayment @ 5.6% Interest		Total Interest/ Repayment @ 6.0% Interest		Total Interest/ Repayment @ 6.8% Interest	
		Payment		Payment		Payment		Payment		Payment	
\$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 accrued 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%

# Graduate Federal Direct Loans for 2012-13 with Standard Repayment Plan and Example of Extended Repayment Plans

Loan Amount	Standard Repayment Plan			15-Year Extended Repayment Plan*			20-Year Extended Repayment Plan*			25-Year Extended Repayment Plan*		
	# 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/ Repayment @ 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.