



College Loan Repayment Table

What will your student loan cost with a standard 10-year repayment plan? Use this chart as a quick reference when planning your college loan needs and future payment budgeting.

Loan Amount	# payments	Stafford Loan - Subsidized	Current Rate: 6.00%	Stafford Loan - Unsubsidized	Current Rate: 6.80%	Federal PLUS Loan	Current Rate: 8.50%
		Monthly Payment	Total Interest Paid	Monthly Payment	Total Interest Paid	Monthly Payment	Total Interest
\$2,000	(varies)	(45) \$50	\$237	(46) \$50	\$275	(48) \$50	\$360
\$2,625	(varies)	(62) \$50	\$428	(63) \$50	\$500	(66) \$50	\$669
\$3,000	(varies)	(72) \$50	\$576	(74) \$50	\$677	(79) \$50	\$920
\$4,000	(varies)	(103) \$50	\$1,121	(107) \$50	\$1,344	(119) \$50	\$1,924
\$5,000	120	\$56	\$1,661	\$58	\$1,905	\$62	\$2,439
\$6,000	120	\$67	\$1,994	\$69	\$2,286	\$74	\$2,927
\$7,000	120	\$78	\$2,326	\$81	\$2,667	\$87	\$3,415
\$8,000	120	\$89	\$2,658	\$92	\$3,048	\$99	\$3,903
\$9,000	120	\$100	\$2,990	\$104	\$3,429	\$112	\$4,390
\$10,000	120	\$111	\$3,322	\$115	\$3,810	\$124	\$4,878
\$12,000	120	\$133	\$3,987	\$138	\$4,571	\$149	\$5,854
\$14,000	120	\$155	\$4,651	\$161	\$5,334	\$174	\$6,830
\$16,000	120	\$178	\$5,316	\$184	\$6,095	\$198	\$7,805
\$18,000	120	\$200	\$5,980	\$207	\$6,858	\$223	\$8,781
\$20,000	120	\$222	\$6,645	\$230	\$7,619	\$248	\$9,757
\$25,000	120	\$278	\$8,306	\$288	\$9,524	\$310	\$12,196
\$30,000	120	\$333	\$9,967	\$345	\$11,429	\$372	\$14,635
\$35,000	120	\$389	\$11,629	\$403	\$13,334	\$434	\$17,074
\$40,000	120	\$444	\$13,290	\$460	\$15,239	\$496	\$19,513
\$45,000	120	\$500	\$14,951	\$518	\$17,143	\$558	\$21,952
\$50,000	120	\$555	\$16,612	\$575	\$19,048	\$620	\$24,391
\$75,000	120	\$833	\$24,919	\$863	\$28,572	\$930	\$36,587
\$100,000	120	\$1,110	\$33,224	\$1,151	\$38,097	\$1,240	\$48,783
\$125,000	120	\$1,388	\$41,531	\$1,439	\$47,621	\$1,550	\$60,979
\$138,500	120	\$1,538	\$46,016	\$1,594	\$52,764	\$1,717	\$67,564

Figures are rounded to the nearest dollar. Final payment may be lower than calculated monthly payment.

All Federal Unsubsidized Stafford and PLUS loans that are first disbursed on or after July 1, 2006, have a fixed interest rate of 6.8 percent and 8.5 percent, respectively, for the life of the loan. All Federal Subsidized Stafford loans that are first disbursed on or after July 1, 2008, have a fixed interest rate of 6.0 percent for the life of the loan.



www.AIE.org/Handouts

Adventures In Education (AIE) is a nonprofit, public benefit program developed by TG that helps students plan and complete their journey through higher education. Visit the Web site at www.AIE.org.
© 2008 Texas Guaranteed Student Loan Corporation