



Estimated Direct Subsidized and Unsubsidized Loan Repayment Amounts by Type of Repayment Plan and Debt Amounts^a

Initial Debt When You Entered Repayment	Standard		Extended ^{b, c}		Graduated		Income Contingent ^{e, f} Income = \$15,000	
							Single	
	Per Month	Total	Per Month	Total	Per ^d Month	Total	Per Month	Total
\$ 3,500	\$ 50	\$ 4,471	Not Available		\$ 25	\$ 5,157	\$ 21	\$ 6,939
5,000	58	6,905	Not Available		40	7,278	30	9,912
5,500	63	7,595	Not Available		43	8,007	33	10,903
7,500	86	10,357	Not Available		59	10,919	45	14,868
10,500	121	14,500	Not Available		83	15,283	64	20,815
15,000	173	20,714	Not Available		119	21,834	87	29,685
18,500	213	25,548	Not Available		146	26,929	87	35,992
23,000	265	31,762	Not Available		182	33,479	87	43,141
30,000	345	41,429	Not Available		237	43,668	87	52,340
40,000	460	55,239	277	83,289	316	58,229	87	62,005
46,000	529	63,524	319	95,782	363	66,956	87	66,084
50,000	575	69,048	347	104,111	395	72,778	87	68,153
60,000	690	82,858	391	140,816	474	87,334	87	71,219
70,000	806	96,667	456	164,285	535	101,890	87	71,721
80,000	920	110,477	522	187,754	632	116,445	87	71,721
90,000	1,036	124,287	587	211,224	711	131,002	87	71,721
100,000	1,151	138,096	652	234,693	790	145,556	87	71,721
110,000	1,266	151,906	717	258,162	869	160,111	87	71,721
120,000	1,381	165,716	782	281,632	948	174,668	87	71,721
130,000	1,496	179,525	848	305,101	1,024	189,224	87	71,721
138,500	1,594	191,264	903	325,050	1,094	201,596	87	71,721

^a The estimated payments were calculated using a fixed interest rate of 6.80%.

^b This repayment plan is available only to borrowers who have an outstanding balance on Direct Loan Program loans that exceeds \$30,000 and who had no outstanding balance on a Direct Loan Program loan as of Oct. 7, 1998, or on the date they obtained a Direct Loan Program loan on or after Oct. 7, 1998.

^c These amounts are fixed, rounded to the nearest dollar, and calculated based on a 25-year repayment term.

^d This is your beginning payment, which may increase during your 10-year repayment term.

^e Assumes a 5% annual income growth (Census Bureau).

^f The estimated payments were calculated using the formula requirements in effect during 2006.

^g HOH is head of household; assumes a family size of two.