

Direct Loan Repayment – Subsidized and Unsubsidized Stafford

Initial Debt When You Enter Repayment	Standard		Extended		Graduated		Income Contingent Income= \$15,000		Income Contingent Income=\$25,000		Income Contingent Income=\$45,000	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
3,500	50	4,471	Not Available		25	5,157	21	6,661	25	6,461	34	5,189
5,000	58	6,905	Not Available		40	7,278	30	9,516	36	9,230	49	7,412
5,500	63	7,595	Not Available		43	8,006	33	10,468	39	10,153	53	8,153
7,500	86	10,357	Not Available		59	10,917	45	14,274	54	13,845	73	11,118
12,500	144	17,262	Not Available		99	18,194	68	23,720	89	23,074	121	18,531
15,000	173	20,714	Not Available		119	21,833	69	28,052	107	27,689	146	22,237
20,500	236	28,309	Not Available		162	29,839	69	36,406	146	37,482	199	30,427
23,000	265	31,762	Not Available		182	33,478	69	39,747	164	42,457	223	34,097
31,000	357	42,810	215	64,548	245	45,122	69	48,706	221	57,224	301	45,956
40,000	460	55,238	278	83,289	316	58,222	69	56,009	235	77,578	388	59,298
50,000	575	69,048	347	104,112	395	72,778	69	61,166	235	111,113	485	74,123
57,500	662	79,405	399	119,727	454	86,694	69	63,164	235	126,081	558	85,241
60,000	690	82,858	416	124,932	474	87,333	69	63,531	235	129,412	569	89,146
70,000	806	96,667	486	145,755	553	101,889	69	63,766	235	140,711	569	107,672
80,000	921	110,477	655	166,578	632	116,445	69	63,766	235	149,123	569	130,134
90,000	1,036	124,286	625	187,398	711	131,000	69	63,766	235	154,861	569	156,006
100,000	1,151	138,096	694	208,221	790	145,556	69	63,766	235	158,172	569	185,665
110,000	1,266	151,906	763	229,044	869	160,111	69	63,766	235	159,220	569	219,485
120,000	1,381	165,715	833	249,867	948	174,667	69	63,766	235	159,220	569	257,963
130,000	1,496	179,525	902	270,687	1,027	189,222	69	63,766	235	159,220	569	302,028
138,500	1,594	191,263	961	288,387	1,094	201,594	69	63,766	235	159,220	569	330,299