

## Sample Student Loan Repayment Schedule

- Amount Borrowed: \$28,000 in unsubsidized loans
- Interest Rate: 4.5%
- Adjusted Gross Income: \$32,000

<b>Repayment Plan</b>	<b>Estimated First Monthly Payment</b>	<b>Estimated Last Monthly Payment</b>	<b>Estimated Total Amount Repaid</b>	<b>Repayment Period</b>
Standard	\$290	\$290	\$34,823	120 months
Graduated	\$163	\$490	\$36,549	120 months
Revised Pay As You Earn (REPAYE)	\$116	\$362	\$42,467	197 months
Pay As You Earn (PAYE)	\$116	\$290	\$42,547	201 months
Income-Based Repayment (IBR)	\$174	\$290	\$37,567	150 months
IBR for New Borrowers	\$116	\$290	\$42,547	201 months
Income-Contingent Repayment (ICR)	\$189	\$229	\$39,584	190 months

Please note not all loans are eligible for certain repayment plans. If some of your loans are not eligible for a repayment plan, the estimate for that plan will not reflect accurate information. Contact your loan servicer to further discuss which plan is right for you!

To estimate your loan repayment options, visit <https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action> and log in with your Federal Student Aid ID (FSA ID).