

## Estimated Direct Loan Repayment Amounts by Type of Repayment Plan and Debt Amounts

Direct PLUS Loans (a)						
Initial Debt When You Enter Repayment	Standard		Graduated		Extended (c)	
	Per Month	Total	Per Month (b)	Total	Per Month	Total
\$5,000	\$60	\$7,278	\$42	\$7,694	Not Available	
10,000	121	14,496	84	15,388	Not Available	
25,000	302	36,240	211	38,472	Not Available	
50,000	604	72,480	422	76,942	383	114,781
100,000	1,208	144,960	844	153,882	765	229,561

- (a) The estimated payments were calculated using the maximum interest rate for Direct PLUS Loan borrowers, 7.9%.
- (b) This is your beginning payment, which may increase.
- (c) You may choose the Extended Repayment Plan only if (1) you had no outstanding balance on a Direct Loan Program loan as of Oct. 7, 1998, or on the date you obtained a Direct Loan Program loan after Oct. 7, 1998, and (2) you have an outstanding balance on Direct Loan Program loans that exceeds \$30,000. Under the Extended Repayment Plan, you may choose to make fixed or graduated monthly payments. This example shows fixed monthly payments.

Direct Subsidized and Unsubsidized Loans (a)												
Initial Debt When You Entered Repayment	Standard		Extended Fixed (c)		Extended Graduated (c)		Graduated		Income Contingent (b) Income = \$25,000			
									Single		Married/HOH(d)	
	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
\$5,000	\$58	\$6,904	N/A	N/A	N/A	N/A	\$40	\$7,275	\$37	\$8,347	\$36	\$11,088
10,000	115	13,809	N/A	N/A	N/A	N/A	79	14,550	75	16,699	71	22,158
25,000	288	34,524	N/A	N/A	N/A	N/A	198	36,375	186	41,748	178	55,440
50,000	575	69,048	347	104,109	284	112,678	396	72,749	247	93,322	189	122,083
100,000	1,151	138,096	694	208,217	568	225,344	792	145,498	247	187,553	189	170,153

- (a) Payments are calculated using a fixed interest rate of 6.8% for Direct Subsidized and Unsubsidized Loans disbursed on or after July 1, 2006.
- (b) Assumes a 5% annual income growth (Census Bureau).
- (c) 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.
- (d) HOH is Head of Household. Assumes a family size of two.

<sup>1</sup> Reference Source: Direct Loan Basics & Entrance Counseling Guide for Graduate and professional Student Direct PLUS Loan Borrowers Direct Loans on the Web: [www.direct.ed.gov](http://www.direct.ed.gov)