

William D. Ford Federal Direct Loan Program

Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement

Repaying Your Loans: Standard, Graduated, and Extended Repayment Plans

Debt	Standard Repayment Plan (10-year repayment period)		Graduated Repayment Plan (10-year repayment period)			Extended-Fixed Repayment Plan (25-year repayment period)		Extended-Graduated Repayment Plan (25-year repayment period)	
	Payment	Total Paid	Minimum Payment	Maximum Payment	Total Paid	Payment	Total Paid	Payment	Total Paid
\$10,000	\$123	\$14,718	\$72	\$216	\$16,088	N/A	N/A	N/A	N/A
\$20,000	\$245	\$29,437	\$144	\$431	\$32,177	N/A	N/A	N/A	N/A
\$30,000	\$368	\$44,155	\$216	\$647	\$48,265	N/A	N/A	N/A	N/A
\$40,000	\$491	\$58,873	\$287	\$862	\$64,353	\$315	\$94,614	\$275	\$101,515
\$50,000	\$613	\$73,592	\$359	\$1,078	\$80,442	\$394	\$118,268	\$344	\$126,899
\$60,000	\$736	\$88,310	\$431	\$1,294	\$96,530	\$473	\$141,921	\$413	\$152,280
\$70,000	\$859	\$103,028	\$503	\$1,509	\$112,618	\$552	\$165,575	\$481	\$177,664
\$80,000	\$981	\$117,747	\$575	\$1,725	\$128,706	\$631	\$189,228	\$550	\$203,046
\$90,000	\$1,104	\$132,465	\$647	\$1,940	\$144,795	\$710	\$212,882	\$619	\$228,427
\$100,000	\$1,227	\$147,183	\$719	\$2,156	\$160,883	\$788	\$236,535	\$688	\$253,806

Notes:

- All estimated payments shown in the chart above are calculated using a fixed interest rate of 8.25%.
- The payment amounts shown in this chart are estimates. Your actual payment amount may differ from these estimates depending on factors such as the interest rate(s) of your loans and the amount of your loan debt. Your loan servicer will provide you with your actual monthly payment amount after you select a repayment plan.
- For the Extended Repayment Plan, an entry of "N/A" means that you are not eligible for this plan based on the amount owed when your loan enters repayment.
- You may use the Repayment Estimator at StudentAid.gov/Repayment-Estimator to estimate payment amounts based on your actual loan debt.

For information regarding Income-Based Repayment Plan or additional questions regarding loan repayment, please contact the Financial Aid office at (312) 658-5139.