

Federal Student Loans Chart

(Interest rates, Grace Periods and Repayment Terms)

	Stafford and Direct Loans (Sub and Unsub) <i>(based on first disbursement date)</i>	GradPLUS Loans	HPSL, Nevitt & Arakelian	Fishel, Kellogg & Paul Fritch	Consolidated Loans
Interest Rates	<ul style="list-style-type: none"> - between July 1, 1998 and June 30, 2006, the interest rate is variable (adjusted annually on July 1st) capped at 8.5%. The interest rates for these loans in 2008-09 are: 3.6% in grace 4.21% in repayment - On or after July 1, 2006, but prior to July 1, 2008, 6.8% fixed rate for all students - On or after July 1, 2008, 6.0% fixed rate for undergraduate students, and 6.8% fixed rate for all other students 	8.5% fixed rate	5% Fixed	Variable: ½ of Prime rate per year For current rates, go to: http://www.wsjprimerate.us/	Contact Lender or Access NSLDS
Grace Period	6 months	No grace period <i>(deferment options available)</i>	12 months	6 months	No grace period <i>(deferment options available)</i>
Repayment Terms	10 to 25 years and is based on the total loan balance	10 to 25 years and is based on the total loan balance.	<ul style="list-style-type: none"> - between 10 to 25 years (HPSL) - 10 years maximum (Nevitt & Arakelian) 	10 years maximum	10 to 30 years

Note: For Private Loans (variable rate), please contact your lender

**Graduate/Professional Repayment Estimator
10 years (120 payments)**

Balance at Repayment	3.00%		3.50%		4%		5%		6%		6.80%		8%		8.50%	
	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest	Payment	Interest
\$8,500	\$82	\$1,350	\$84	\$1,586	\$86	\$1,827	\$90	\$2,319	\$94	\$2,824	\$98	\$3,238	\$103	\$3,876	\$105	\$4,197
\$17,000	\$164	\$2,698	\$168	\$3,173	\$172	\$3,654	\$180	\$4,637	\$189	\$5,648	\$196	\$6,477	\$206	\$7,751	\$211	\$8,294
\$25,000	\$241	\$3,968	\$247	\$4,665	\$253	\$5,373	\$265	\$6,819	\$278	\$8,306	\$288	\$9,524	\$303	\$11,398	\$310	\$12,195
\$25,500	\$246	\$4,048	\$252	\$4,759	\$258	\$5,482	\$270	\$6,956	\$283	\$8,472	\$293	\$9,714	\$309	\$11,627	\$316	\$12,439
\$30,000	\$290	\$4,762	\$297	\$5,599	\$304	\$6,449	\$318	\$8,184	\$333	\$9,967	\$345	\$11,429	\$364	\$13,678	\$372	\$14,635
\$38,500	\$372	\$6,111	\$381	\$7,185	\$390	\$8,275	\$408	\$10,502	\$427	\$12,792	\$443	\$14,667	\$467	\$17,553	\$477	\$18,781
\$50,000	\$483	\$7,936	\$494	\$9,332	\$506	\$10,748	\$530	\$13,640	\$555	\$16,612	\$575	\$19,048	\$607	\$22,797	\$620	\$24,392
\$75,000	\$724	\$11,905	\$742	\$13,997	\$759	\$16,121	\$795	\$20,459	\$833	\$24,918	\$863	\$28,572	\$910	\$34,195	\$930	\$36,587
\$80,000	\$772	\$12,698	\$791	\$14,931	\$810	\$17,195	\$849	\$21,822	\$888	\$26,579	\$921	\$30,477	\$971	\$36,474	\$992	\$39,026
\$90,000	\$869	\$14,286	\$890	\$16,796	\$911	\$19,345	\$955	\$24,551	\$999	\$29,902	\$1,036	\$34,287	\$1,092	\$41,034	\$1,116	\$43,905
\$100,000	\$966	\$15,873	\$989	\$18,663	\$1,012	\$21,494	\$1,061	\$27,279	\$1,110	\$33,225	\$1,151	\$38,096	\$1,213	\$45,594	\$1,240	\$48,783
\$110,000	\$1,062	\$17,460	\$1,088	\$20,529	\$1,114	\$23,644	\$1,167	\$30,006	\$1,221	\$36,548	\$1,266	\$41,906	\$1,335	\$50,152	\$1,364	\$53,661
\$120,000	\$1,159	\$19,048	\$1,187	\$22,396	\$1,215	\$25,793	\$1,273	\$32,735	\$1,332	\$39,870	\$1,381	\$45,716	\$1,456	\$54,712	\$1,488	\$58,539
\$130,000	\$1,255	\$20,635	\$1,286	\$24,262	\$1,316	\$27,943	\$1,379	\$35,462	\$1,443	\$43,192	\$1,496	\$49,525	\$1,577	\$59,271	\$1,612	\$63,418
\$140,000	\$1,352	\$22,222	\$1,384	\$26,128	\$1,417	\$30,092	\$1,485	\$38,190	\$1,554	\$46,515	\$1,611	\$53,335	\$1,699	\$63,831	\$1,736	\$68,296
\$150,000	\$1,448	\$23,809	\$1,483	\$27,995	\$1,519	\$32,242	\$1,591	\$40,918	\$1,665	\$49,837	\$1,726	\$57,145	\$1,820	\$68,389	\$1,860	\$73,174
\$160,000	\$1,545	\$25,396	\$1,582	\$29,860	\$1,620	\$34,390	\$1,697	\$43,646	\$1,776	\$53,160	\$1,841	\$60,954	\$1,941	\$72,949	\$1,984	\$78,053
\$170,000	\$1,642	\$26,984	\$1,681	\$31,727	\$1,721	\$36,540	\$1,803	\$46,373	\$1,887	\$56,482	\$1,956	\$64,764	\$2,063	\$77,508	\$2,108	\$82,931
\$180,000	\$1,738	\$28,571	\$1,781	\$33,594	\$1,822	\$38,689	\$1,909	\$49,102	\$1,998	\$59,804	\$2,071	\$68,574	\$2,184	\$82,068	\$2,232	\$87,809
\$190,000	\$1,835	\$30,158	\$1,879	\$35,460	\$1,924	\$40,839	\$2,015	\$51,829	\$2,109	\$63,127	\$2,187	\$72,383	\$2,305	\$86,626	\$2,356	\$92,687
\$200,000	\$1,931	\$31,745	\$1,978	\$37,326	\$2,025	\$42,988	\$2,121	\$54,557	\$2,220	\$66,449	\$2,302	\$76,193	\$2,427	\$91,186	\$2,480	\$97,566
\$225,000	\$2,173	\$35,714	\$2,225	\$41,992	\$2,278	\$48,362	\$2,386	\$61,376	\$2,498	\$74,755	\$2,589	\$85,717	\$2,730	\$102,584	\$2,790	\$109,762
\$250,000	\$2,414	\$39,682	\$2,472	\$46,658	\$2,531	\$53,736	\$2,652	\$68,197	\$2,776	\$83,061	\$2,877	\$95,241	\$3,033	\$113,983	\$3,100	\$121,957
\$275,000	\$2,655	\$43,650	\$2,719	\$51,323	\$2,784	\$59,109	\$2,917	\$75,016	\$3,053	\$91,367	\$3,165	\$104,765	\$3,337	\$125,381	\$3,410	\$134,153
\$300,000	\$2,897	\$47,618	\$2,967	\$55,990	\$3,037	\$64,482	\$3,182	\$81,836	\$3,331	\$99,674	\$3,452	\$114,289	\$3,640	\$136,780	\$3,720	\$146,348

Assumptions:

- °Figures based on Standard (level) repayment option, which consists of equal monthly installments over a period of up to 120 months.
- °Interest rate remains constant throughout the repayment term. Note that some of your Federal Stafford rates may vary annually.
- °Payments and interest amounts are rounded to the nearest dollar.
- °Chart does not include capitalization.
- °Check with your loan holder for the rate to use.
- °Assume a 30-day month and 360-day calendar year
- °Assume no payments have been made.