

Repayment Chart for Federal Loans

To use this chart, find the amount in the first column that best represents your indebtedness. Follow the row across to the column that best approximates the interest rate of your federal student loans. The number of monthly payments is 120 months based on a standard repayment plan.

Amount Owed	3.40%		4.50%		5.60%		6.00%		6.80%		7.00%		7.50%		8.25%		8.50%	
	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment	Total Monthly Payment	Monthly Interest Payment
\$1,000	\$50	\$3	\$50	\$4	\$50	\$5	\$50	\$5	\$50	\$6	\$50	\$6	\$50	\$6	\$50	\$7	\$50	\$7
\$3,500	\$50	\$12	\$50	\$13	\$50	\$16	\$50	\$18	\$50	\$20	\$50	\$20	\$50	\$22	\$50	\$24	\$50	\$25
\$4,500	\$50	\$15	\$50	\$17	\$50	\$21	\$50	\$23	\$52	\$26	\$53	\$26	\$53	\$28	\$55	\$31	\$56	\$32
\$5,500	\$56	\$18	\$57	\$21	\$60	\$26	\$61	\$28	\$63	\$31	\$64	\$32	\$65	\$34	\$67	\$38	\$68	\$39
\$6,125	\$62	\$20	\$63	\$23	\$67	\$29	\$68	\$31	\$70	\$35	\$71	\$36	\$73	\$38	\$75	\$42	\$76	\$43
\$7,000	\$71	\$23	\$73	\$26	\$76	\$33	\$78	\$35	\$81	\$40	\$81	\$41	\$83	\$44	\$86	\$48	\$87	\$50
\$8,500	\$86	\$28	\$88	\$32	\$93	\$40	\$94	\$43	\$98	\$48	\$99	\$50	\$101	\$53	\$104	\$58	\$105	\$60
\$11,625	\$118	\$39	\$120	\$44	\$127	\$54	\$129	\$58	\$134	\$66	\$135	\$68	\$138	\$73	\$143	\$80	\$144	\$82
\$15,000	\$152	\$50	\$155	\$56	\$164	\$70	\$167	\$75	\$173	\$85	\$174	\$88	\$178	\$94	\$184	\$103	\$186	\$106
\$17,125	\$173	\$57	\$177	\$64	\$187	\$80	\$190	\$86	\$197	\$97	\$199	\$100	\$203	\$107	\$210	\$118	\$212	\$121
\$18,500	\$187	\$62	\$92	\$69	\$202	\$86	\$205	\$93	\$213	\$105	\$215	\$108	\$220	\$116	\$227	\$127	\$229	\$131
\$20,000	\$202	\$67	\$207	\$75	\$218	\$93	\$222	\$100	\$230	\$113	\$232	\$117	\$237	\$125	\$245	\$138	\$248	\$142
\$23,000	\$233	\$77	\$238	\$86	\$251	\$107	\$255	\$115	\$265	\$130	\$267	\$134	\$273	\$144	\$282	\$158	\$285	\$163
\$25,500	\$258	\$85	\$264	\$96	\$278	\$119	\$283	\$128	\$293	\$145	\$296	\$149	\$303	\$159	\$313	\$175	\$316	\$181
\$30,000	\$304	\$100	\$311	\$113	\$327	\$140	\$333	\$150	\$345	\$170	\$348	\$175	\$356	\$188	\$368	\$206	\$372	\$213
\$40,000	\$405	\$133	\$415	\$150	\$436	\$187	\$444	\$200	\$460	\$227	\$464	\$233	\$475	\$250	\$491	\$275	\$496	\$283
\$50,000	\$506	\$167	\$518	\$188	\$545	\$233	\$555	\$250	\$575	\$283	\$581	\$292	\$594	\$313	\$613	\$344	\$620	\$354
\$65,000	\$658	\$217	\$674	\$244	\$709	\$303	\$722	\$325	\$748	\$368	\$755	\$379	\$772	\$406	\$797	\$447	\$806	\$460

This chart is intended for comparison purposes since the examples may not represent actual credit terms and is only intended to show the amount of monthly payments required at various debt and interest rate levels. This chart does not necessarily represent loan pricing or terms currently offered by Iowa Student Loan®. The Amount Owed represents the total balance outstanding at the time of repayment. The Monthly Interest Payment represents the interest paid for the first repayment period. A minimum monthly payment of \$50 is required on lower balances. Please note that the final payment may be larger or smaller than the amount indicated above.



Repayment Chart for Private Loans

To use this chart, find the amount in the first column that best represents your current private student loan balance. Follow the row across to the column that best approximates your private loan interest rate.

In School: Interest-Only Monthly Payment							
Amount Owed	5.00%	6.00%	7.00%	8.00%	8.40%	9.00%	10.00%
\$3,000	\$13	\$15	\$18	\$20	\$21	\$23	\$25
\$5,000	\$21	\$25	\$29	\$33	\$35	\$38	\$42
\$7,000	\$29	\$35	\$41	\$47	\$49	\$53	\$58
\$9,000	\$38	\$45	\$53	\$60	\$63	\$68	\$75
\$12,000	\$50	\$60	\$70	\$80	\$84	\$90	\$100
\$15,000	\$63	\$75	\$88	\$100	\$105	\$113	\$125
\$18,000	\$75	\$90	\$105	\$120	\$126	\$135	\$150
\$21,000	\$88	\$105	\$123	\$140	\$147	\$158	\$175
\$24,000	\$100	\$120	\$140	\$160	\$168	\$180	\$200
\$27,000	\$113	\$135	\$158	\$180	\$189	\$203	\$225
\$30,000	\$125	\$150	\$175	\$200	\$210	\$225	\$250
\$33,000	\$138	\$165	\$193	\$220	\$231	\$248	\$275
\$36,000	\$150	\$180	\$210	\$240	\$252	\$270	\$300
\$39,000	\$163	\$195	\$228	\$260	\$273	\$293	\$325
\$42,000	\$175	\$210	\$245	\$280	\$294	\$315	\$350
\$45,000	\$188	\$225	\$263	\$300	\$315	\$338	\$375
\$48,000	\$200	\$240	\$280	\$320	\$336	\$360	\$400
\$51,000	\$213	\$255	\$298	\$340	\$357	\$383	\$425

In Repayment: Total Monthly Payment							
Amount Owed	5.00%	6.00%	7.00%	8.00%	8.40%	9.00%	10.00%
\$3,000	\$20	\$21	\$23	\$25	\$26	\$27	\$29
\$5,000	\$33	\$36	\$39	\$42	\$43	\$45	\$48
\$7,000	\$46	\$50	\$54	\$59	\$60	\$63	\$68
\$9,000	\$59	\$64	\$70	\$75	\$78	\$81	\$87
\$12,000	\$79	\$86	\$93	\$100	\$103	\$108	\$116
\$15,000	\$99	\$107	\$116	\$125	\$129	\$135	\$145
\$18,000	\$119	\$129	\$140	\$151	\$155	\$162	\$174
\$21,000	\$139	\$150	\$163	\$176	\$181	\$189	\$203
\$24,000	\$158	\$172	\$186	\$201	\$207	\$216	\$232
\$27,000	\$178	\$193	\$209	\$226	\$233	\$243	\$261
\$30,000	\$198	\$215	\$233	\$251	\$258	\$270	\$290
\$33,000	\$218	\$236	\$256	\$276	\$284	\$297	\$318
\$36,000	\$238	\$258	\$279	\$301	\$310	\$324	\$347
\$39,000	\$257	\$279	\$302	\$326	\$336	\$351	\$376
\$42,000	\$277	\$301	\$326	\$351	\$362	\$378	\$405
\$45,000	\$297	\$322	\$349	\$376	\$388	\$405	\$434
\$48,000	\$317	\$344	\$372	\$401	\$414	\$432	\$463
\$51,000	\$337	\$365	\$395	\$427	\$439	\$459	\$492

This chart is intended only for comparison purposes since the examples may not represent actual credit terms and is only intended to show the amount of monthly payments required at various debt and interest rate levels. The Amount Owed represents total balance outstanding at time of repayment. Total Monthly Payment Amount is based on 240 monthly payments. Some private loan lenders may require a minimum monthly payment on lower balances. Please note that the final payment may be larger or smaller than the amount indicated above.

