

Repayment based on \$40,000 Direct Loans - 6.8%

Plan	# months	Monthly payment	Total Payment (principal & interest)	Total interest
Standard	120	\$460.32	\$55,238.40	\$15,238.40
Graduated	120	\$316.07 (years 1-2) \$384.26 (years 3-4) \$467.16 (years 5-6) \$567.95 (years 7-8) \$690.48 (years 9-10)	\$58,222.23	\$18,222.23
Extended	300 Fixed	\$277.63	\$83,289.00	\$43,289.00
Extended	300 Graduated	\$226.67 (years 1-2) \$237.49 (years 3-4) \$248.82 (years 5-6) \$260.70 (years 7-8) \$273.14 (years 9-10) \$286.17 (years 11-12) \$299.83 (years 13-14) \$314.14 (years 15-16) \$329.13 (years 17-18) \$344.84 (years 19-20) \$361.30 (years 21-22) \$378.54 (years 23-25) \$396.60 (year 25)	\$90,216.18	\$50,216.18

Consolidation = 6.875%, 300 months, \$279.53 per month, total paid \$83,859.02

Repayment based on \$60,000 Direct Loans - 6.8%

Plan	# months	Monthly payment	Total Payment (principal & interest)	Total interest
Standard	120	\$690.48	\$82,857.60	\$22,857.60
Graduated	120	\$474.11 (years 1-2) \$576.40 (years 3-4) \$700.75 (years 5-6) \$851.93 (years 7-8) \$1,035.73 (years 9-10)	\$87,333.34	\$27,333.34
Extended	300 Fixed	\$416.44	\$124,932.00	\$64,932.00
Extended	300 Graduated	\$340.00 (years 1-2) \$356.23 (years 3-4) \$373.23 (years 5-6) \$391.04 (years 7-8) \$409.70 (years 9-10) \$429.25 (years 11-12) \$449.74 (years 13-14) \$471.20 (years 15-16) \$493.69 (years 17-18) \$517.25 (years 19-20) \$541.94 (years 21-22) \$567.80 (years 23-25) \$594.90 (year 25)	\$135,324.27	\$75,324.27

Consolidation = 6.875%, 300 months, \$419.30 per month, total paid \$125,788.53

Repayment based on \$30,000 PLUS Loans – 7.9%

Plan	# months	Monthly payment	Total Payment (principal & interest)	Total interest
Standard	120	\$345.24	\$41,428.80	\$11,428.80
Graduated	120	\$237.05 (years 1-2) \$288.19 (years 3-4) \$350.37 (years 5-6) \$425.96 (years 7-8) \$517.86 (years 9-10)	\$43,666.67	\$13,666.67

Repayment based on \$50,000 PLUS Loans – 7.9%

Plan	# months	Monthly payment	Total Payment (principal & interest)	Total interest
Standard	120	\$575.40	\$69,048.00	\$19,048.00
Graduated	120	\$395.09 (years 1-2) \$480.33 (years 3-4) \$583.96 (years 5-6) \$709.94 (years 7-8) \$863.11 (years 9-10)	\$72,777.79	\$22,777.79
Extended	300 Fixed	\$347.04	\$104,112.00	\$54,112.00
Extended	300 Graduated	\$283.33 (years 1-2) \$296.85 (years 3-4) \$311.02 (years 5-6) \$325.86 (years 7-8) \$341.41 (years 9-10) \$357.71 (years 11-12) \$374.78 (years 13-14) \$392.66 (years 15-16) \$411.40 (years 17-18) \$431.04 (years 19-20) \$451.61 (years 21-22) \$473.16 (years 23-25) \$495.74 (year 25)	\$112,770.22	\$62,770.22

Consolidation of \$60,000 Direct @ 6.8% and \$30,000 PLUS @ 7.9% = \$90,000 @ 7.25%

Plan	# months	Monthly payment	Total Payment (principal & interest)	Total interest	
Extended	300 Fixed	\$650.53	\$195,157.85	\$105,157.85	
Graduated	300 Graduated	\$543.75 (years 1-2) \$567.22 (years 3-4) \$591.69 (years 5-6) \$617.23 (years 7-8) \$643.86 (years 9-10) \$671.65 (years 11-12) \$902.79 (year 25)	\$700.64 (years 13-14) \$730.87 (years 15-16) \$762.41 (years 17-18) \$795.31 (years 19-20) \$829.64 (years 21-22) \$865.44 (years 23-24)	\$211,056.83	\$121,056.83