

Know What You Owe

2015 - 2016 Interest Rates

Knowing what you owe is an important part of managing your student loans. The chart below will help you estimate your monthly student loan payment so you can better manage your debt. *Remember: the less you borrow, the less you'll have to repay.*

Stafford Loan Repayment Chart									
Amount Borrowed	4.29%			5.84%			6.80%		
	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid
\$3,500	\$50	\$539	\$4,039	\$50	\$786	\$4,286	\$50	\$971	\$4,471
\$4,000	\$50	\$726	\$4,726	\$50	\$1,076	\$5,076	\$50	\$1,344	\$5,344
\$5,000	\$51	\$1,161	\$6,161	\$55	\$1,601	\$6,601	\$58	\$1,905	\$6,905
\$5,500	\$56	\$1,277	\$6,777	\$61	\$1,761	\$7,261	\$63	\$2,095	\$7,595
\$6,500	\$67	\$1,509	\$8,009	\$72	\$2,081	\$8,581	\$75	\$2,476	\$8,976
\$7,000	\$72	\$1,625	\$8,625	\$77	\$2,242	\$9,242	\$81	\$2,667	\$9,667
\$7,500	\$77	\$1,741	\$9,241	\$83	\$2,402	\$9,902	\$86	\$2,857	\$10,357
\$8,500	\$87	\$1,973	\$10,473	\$94	\$2,722	\$11,222	\$98	\$3,238	\$11,738
\$10,000	\$103	\$2,321	\$12,321	\$110	\$3,202	\$13,202	\$115	\$3,810	\$13,810
\$12,500	\$128	\$2,902	\$15,402	\$138	\$4,003	\$16,503	\$144	\$4,762	\$17,262
\$15,000	\$154	\$3,482	\$18,482	\$165	\$4,803	\$19,803	\$173	\$5,714	\$20,714
\$20,000	\$205	\$4,642	\$24,642	\$220	\$6,405	\$36,405	\$230	\$7,619	\$27,619
\$23,000	\$236	\$5,339	\$28,339	\$253	\$7,365	\$30,365	\$265	\$8,762	\$31,762
\$25,000	\$257	\$5,803	\$30,803	\$275	\$8,006	\$33,006	\$288	\$9,524	\$34,524
\$28,128 *	\$289	\$6,529	\$34,657	\$309	\$9,007	\$37,135	\$324	\$10,716	\$38,844
\$30,000	\$308	\$6,964	\$36,964	\$330	\$9,607	\$39,607	\$345	\$11,429	\$41,429
\$31,000	\$318	\$7,196	\$38,196	\$341	\$9,927	\$40,927	\$357	\$11,810	\$42,810
\$35,000	\$359	\$8,124	\$43,124	\$385	\$11,208	\$46,208	\$403	\$13,334	\$48,334
\$40,000	\$411	\$9,285	\$49,285	\$440	\$12,809	\$52,809	\$460	\$15,239	\$55,239
\$45,000	\$462	\$10,446	\$55,446	\$495	\$14,410	\$59,410	\$518	\$17,143	\$62,143
\$50,000	\$513	\$11,606	\$61,606	\$550	\$16,011	\$66,011	\$575	\$19,048	\$69,048
\$57,500	\$590	\$13,347	\$70,847	\$633	\$18,413	\$75,913	\$662	\$21,905	\$79,405
\$60,000	\$616	\$13,927	\$73,927	\$660	\$19,214	\$79,214	\$690	\$22,858	\$82,858
\$65,500	\$673	\$15,204	\$80,704	\$721	\$20,975	\$86,475	\$754	\$24,953	\$90,453
\$75,000	\$770	\$17,409	\$92,409	\$825	\$24,017	\$99,017	\$863	\$28,572	\$103,572
\$80,000	\$821	\$18,570	\$98,570	\$880	\$25,618	\$105,618	\$921	\$30,477	\$110,477
\$90,000	\$924	\$20,891	\$110,891	\$990	\$28,820	\$118,820	\$1,036	\$34,287	\$124,287
\$100,000	\$1,027	\$23,212	\$123,212	\$1,100	\$32,023	\$132,023	\$1,151	\$38,096	\$138,096
\$125,000	\$1,283	\$29,016	\$154,016	\$1,375	\$40,028	\$165,028	\$1,439	\$47,620	\$172,620
\$138,500	\$1,422	\$32,149	\$170,649	\$1,524	\$44,351	\$182,851	\$1,594	\$52,764	\$191,264
\$150,000	\$1,540	\$34,819	\$184,819	\$1,650	\$48,034	\$198,034	\$1,726	\$57,145	\$207,145
\$175,000	\$1,797	\$40,622	\$215,622	\$1,925	\$56,040	\$231,040	\$2,014	\$66,669	\$241,669
\$200,000	\$2,054	\$46,425	\$246,425	\$2,200	\$64,045	\$264,045	\$2,302	\$76,193	\$276,193
\$224,000	\$2,300	\$51,996	\$275,996	\$2,464	\$71,731	\$295,731	\$2,578	\$85,336	\$309,336

The estimated monthly payments listed are based on a 10-year Standard Repayment Plan amortization.

For a more customized estimate of your monthly payment and to evaluate various payment plans, use the Repayment Estimator at:

<https://studentloans.gov/myDirectLoan/mobile/repayment/repaymentEstimator.action>

* The reported average student loan debt for a Wisconsin Class of 2013 graduate is \$28,128

Visit nslds.ed.gov for a list of the federal students loans you've received, the amount you owe, and your interest rates.

