

Comparing Standard, Graduated and Extended Repayment - *\$60,000 PLUS Loan Balance*

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$744	\$425 (first 2 years) \$864 (next 8 years)	\$483
Repayment Period	10 years	10 years	25 years
TOTAL Paid*	\$89,270	\$93,099	\$144,941

Assumptions:

- 8.5% fixed interest rate
- No payment incentives

* Comparing total payouts over different time periods is not an “apples to apples” comparison due to the time-value of money.

Comparing Standard, Graduated and Extended Repayment - *\$100,000 PLUS Loan Balance*

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$1,240	\$708(first 2 years) \$1,439 (next 8 years)	\$805
Repayment Period	10 years	10 years	25 years
TOTAL Paid	\$148,783	\$155,164	\$241,568

Assumptions:

- 8.5% fixed interest rate
- No payment incentives

* Comparing total payouts over different time periods is not an “apples to apples” comparison due to the time-value of money.

Comparing Standard, Graduated and Extended Repayment - *\$150,000 PLUS Loan Balance*

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$1,860	\$1,063 (first 2 years) \$2,159 (next 8 years)	\$1,208
Repayment Period	10 years	10 years	25 years
TOTAL Paid	\$223,174	\$232,747	\$362,352

Assumptions:

- 8.5% fixed interest rate
- No payment incentives

* Comparing total payouts over different time periods is not an “apples to apples” comparison due to the time-value of money.