

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

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$690	\$340 (first 2 years) \$812 (next 8 years)	\$416
Repayment Period	10 years	10 years	25 years
TOTAL Paid*	\$82,858	\$86,118	\$124,933

Assumptions:

- 6.80% 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 Stafford Loan Balance*

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$1,151	\$567 (first 2 years) \$1,353 (next 8 years)	\$694
Repayment Period	10 years	10 years	25 years
TOTAL Paid*	\$138,096	\$143,530	\$208,222

Assumptions:

- 6.80% 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 Stafford Loan Balance*

Options	Standard Repayment	Graduated Repayment	Extended Repayment
Monthly Payment	\$1,726	\$850 (first 2 years) \$2,030 (next 8 years)	\$1,041
Repayment Period	10 years	10 years	25 years
TOTAL Paid*	\$207,145	\$215,295	\$312,332

Assumptions:

- 6.80% 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.