

Sample Repayment Schedule

This Sample Repayment Schedule assumes a total loan balance of \$12,750 at the time of repayment. It assumes an average interest rate of 4.29%. This schedule is meant to help you understand how interest accrues and your payments are applied. It may not reflect your actual payment schedule. Your loan servicer can provide a personalized repayment schedule when you enter repayment.

Payment Number	Balance Due	Interest Accrued	Balance + Interest	Payment Amount
1	\$12,750.00	\$45.58	\$12,795.58	\$130.85
2	\$12,664.73	\$45.28	\$12,710.01	\$130.85
3	\$12,579.16	\$44.97	\$12,624.13	\$130.85
4	\$12,493.28	\$44.66	\$12,537.94	\$130.85
5	\$12,407.09	\$44.36	\$12,451.45	\$130.85
6	\$12,320.60	\$44.05	\$12,364.64	\$130.85
7	\$12,233.79	\$43.74	\$12,277.53	\$130.85
8	\$12,146.68	\$43.42	\$12,190.10	\$130.85
9	\$12,059.25	\$43.11	\$12,102.37	\$130.85
10	\$11,971.52	\$42.80	\$12,014.31	\$130.85
11	\$11,883.46	\$42.48	\$11,925.95	\$130.85
12	\$11,795.10	\$42.17	\$11,837.26	\$130.85
13	\$11,706.41	\$41.85	\$11,748.26	\$130.85
14	\$11,617.41	\$41.53	\$11,658.95	\$130.85
15	\$11,528.10	\$41.21	\$11,569.31	\$130.85
16	\$11,438.46	\$40.89	\$11,479.35	\$130.85
17	\$11,348.50	\$40.57	\$11,389.07	\$130.85
18	\$11,258.22	\$40.25	\$11,298.47	\$130.85
19	\$11,167.62	\$39.92	\$11,207.55	\$130.85
20	\$11,076.70	\$39.60	\$11,116.29	\$130.85
21	\$10,985.44	\$39.27	\$11,024.72	\$130.85
22	\$10,893.87	\$38.95	\$10,932.81	\$130.85
23	\$10,801.96	\$38.62	\$10,840.58	\$130.85
24	\$10,709.73	\$38.29	\$10,748.02	\$130.85
25	\$10,617.17	\$37.96	\$10,655.12	\$130.85
26	\$10,524.27	\$37.62	\$10,561.90	\$130.85
27	\$10,431.05	\$37.29	\$10,468.34	\$130.85
28	\$10,337.49	\$36.96	\$10,374.45	\$130.85
29	\$10,243.60	\$36.62	\$10,280.22	\$130.85
30	\$10,149.37	\$36.28	\$10,185.65	\$130.85
31	\$10,054.80	\$35.95	\$10,090.75	\$130.85
32	\$9,959.90	\$35.61	\$9,995.50	\$130.85
33	\$9,864.65	\$35.27	\$9,899.92	\$130.85
34	\$9,769.07	\$34.92	\$9,803.99	\$130.85
35	\$9,673.14	\$34.58	\$9,707.73	\$130.85
36	\$9,576.88	\$34.24	\$9,611.11	\$130.85
37	\$9,480.26	\$33.89	\$9,514.15	\$130.85
38	\$9,383.30	\$33.55	\$9,416.85	\$130.85
39	\$9,286.00	\$33.20	\$9,319.20	\$130.85

Payment Number	Balance Due	Interest Accrued	Balance + Interest	Payment Amount
40	\$9,188.35	\$32.85	\$9,221.20	\$130.85
41	\$9,090.35	\$32.50	\$9,122.84	\$130.85
42	\$8,991.99	\$32.15	\$9,024.14	\$130.85
43	\$8,893.29	\$31.79	\$8,925.08	\$130.85
44	\$8,794.23	\$31.44	\$8,825.67	\$130.85
45	\$8,694.82	\$31.08	\$8,725.91	\$130.85
46	\$8,595.06	\$30.73	\$8,625.78	\$130.85
47	\$8,494.93	\$30.37	\$8,525.30	\$130.85
48	\$8,394.45	\$30.01	\$8,424.46	\$130.85
49	\$8,293.61	\$29.65	\$8,323.26	\$130.85
50	\$8,192.41	\$29.29	\$8,221.70	\$130.85
51	\$8,090.85	\$28.92	\$8,119.78	\$130.85
52	\$7,988.93	\$28.56	\$8,017.49	\$130.85
53	\$7,886.64	\$28.19	\$7,914.83	\$130.85
54	\$7,783.98	\$27.83	\$7,811.81	\$130.85
55	\$7,680.96	\$27.46	\$7,708.42	\$130.85
56	\$7,577.57	\$27.09	\$7,604.66	\$130.85
57	\$7,473.81	\$26.72	\$7,500.53	\$130.85
58	\$7,369.68	\$26.35	\$7,396.02	\$130.85
59	\$7,265.17	\$25.97	\$7,291.15	\$130.85
60	\$7,160.30	\$25.60	\$7,185.89	\$130.85
61	\$7,055.04	\$25.22	\$7,080.27	\$130.85
62	\$6,949.42	\$24.84	\$6,974.26	\$130.85
63	\$6,843.41	\$24.47	\$6,867.88	\$130.85
64	\$6,737.03	\$24.08	\$6,761.11	\$130.85
65	\$6,630.26	\$23.70	\$6,653.96	\$130.85
66	\$6,523.11	\$23.32	\$6,546.43	\$130.85
67	\$6,415.58	\$22.94	\$6,438.52	\$130.85
68	\$6,307.67	\$22.55	\$6,330.22	\$130.85
69	\$6,199.37	\$22.16	\$6,221.53	\$130.85
70	\$6,090.68	\$21.77	\$6,112.46	\$130.85
71	\$5,981.61	\$21.38	\$6,002.99	\$130.85
72	\$5,872.14	\$20.99	\$5,893.13	\$130.85
73	\$5,762.28	\$20.60	\$5,782.88	\$130.85
74	\$5,652.03	\$20.21	\$5,672.24	\$130.85
75	\$5,541.39	\$19.81	\$5,561.20	\$130.85
76	\$5,430.35	\$19.41	\$5,449.76	\$130.85
77	\$5,318.91	\$19.02	\$5,337.93	\$130.85
78	\$5,207.08	\$18.62	\$5,225.69	\$130.85
79	\$5,094.84	\$18.21	\$5,113.06	\$130.85
80	\$4,982.21	\$17.81	\$5,000.02	\$130.85
81	\$4,869.17	\$17.41	\$4,886.58	\$130.85
82	\$4,755.73	\$17.00	\$4,772.73	\$130.85
83	\$4,641.88	\$16.59	\$4,658.47	\$130.85
84	\$4,527.62	\$16.19	\$4,543.81	\$130.85
85	\$4,412.96	\$15.78	\$4,428.74	\$130.85

Payment Number	Balance Due	Interest Accrued	Balance + Interest	Payment Amount
86	\$4,297.89	\$15.36	\$4,313.25	\$130.85
87	\$4,182.40	\$14.95	\$4,197.35	\$130.85
88	\$4,066.50	\$14.54	\$4,081.04	\$130.85
89	\$3,950.19	\$14.12	\$3,964.31	\$130.85
90	\$3,833.46	\$13.70	\$3,847.17	\$130.85
91	\$3,716.32	\$13.29	\$3,729.60	\$130.85
92	\$3,598.75	\$12.87	\$3,611.62	\$130.85
93	\$3,480.77	\$12.44	\$3,493.21	\$130.85
94	\$3,362.36	\$12.02	\$3,374.38	\$130.85
95	\$3,243.53	\$11.60	\$3,255.13	\$130.85
96	\$3,124.28	\$11.17	\$3,135.45	\$130.85
97	\$3,004.60	\$10.74	\$3,015.34	\$130.85
98	\$2,884.49	\$10.31	\$2,894.80	\$130.85
99	\$2,763.95	\$9.88	\$2,773.83	\$130.85
100	\$2,642.98	\$9.45	\$2,652.43	\$130.85
101	\$2,521.58	\$9.01	\$2,530.60	\$130.85
102	\$2,399.75	\$8.58	\$2,408.32	\$130.85
103	\$2,277.47	\$8.14	\$2,285.62	\$130.85
104	\$2,154.77	\$7.70	\$2,162.47	\$130.85
105	\$2,031.62	\$7.26	\$2,038.88	\$130.85
106	\$1,908.03	\$6.82	\$1,914.85	\$130.85
107	\$1,784.00	\$6.38	\$1,790.38	\$130.85
108	\$1,659.53	\$5.93	\$1,665.47	\$130.85
109	\$1,534.62	\$5.49	\$1,540.10	\$130.85
110	\$1,409.25	\$5.04	\$1,414.29	\$130.85
111	\$1,283.44	\$4.59	\$1,288.03	\$130.85
112	\$1,157.18	\$4.14	\$1,161.31	\$130.85
113	\$1,030.46	\$3.68	\$1,034.15	\$130.85
114	\$903.30	\$3.23	\$906.53	\$130.85
115	\$775.68	\$2.77	\$778.45	\$130.85
116	\$647.60	\$2.32	\$649.92	\$130.85
117	\$519.07	\$1.86	\$520.92	\$130.85
118	\$390.07	\$1.39	\$391.47	\$130.85
119	\$260.62	\$0.93	\$261.55	\$130.85
120	\$130.70	\$0.47	\$131.17	\$131.17
	\$0.00			

The assumptions used in this sample repayment schedule are based on the average borrowing of graduates, as published in the College Scorecard, and the average of the federal direct interest rates from 2015-16 through 2018-19. This information is current as of 12/7/18.