

Know What You Owe
 DIRECT SUBSIDIZED/UNSUBSIDIZED LOANS
 Repayment Chart

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.

Amount Borrowed	Interest Rates											
	Undergraduate Subsidized/Unsubsidized Loans						Graduate Unsubsidized Loans					
	3.76%			4.45%			5.31%			6.00%		
	Loans Disbursed (7/1/2016 - 6/30/2017)			Loans Disbursed (7/1/2017 - 6/30/2018)			Loans Disbursed (7/1/2016 - 6/30/2017)			Loans Disbursed (7/1/2017 - 6/30/2018)		
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	Estimated Monthly Payment	Total Interest Paid	Total Amount Paid	
\$3,500	\$50	\$468	\$3,968	\$50	\$572	\$4,072	\$50	\$697	\$4,197	\$50	\$825	\$4,325
\$4,000	\$50	\$624	\$4,624	\$50	\$771	\$4,771	\$50	\$947	\$4,947	\$50	\$1,128	\$5,128
\$5,000	\$50	\$1,018	\$6,018	\$52	\$1,218	\$6,218	\$54	\$1,452	\$6,452	\$56	\$1,661	\$6,661
\$5,500	\$55	\$1,120	\$6,620	\$57	\$1,340	\$6,840	\$59	\$1,598	\$7,098	\$61	\$1,827	\$7,327
\$6,500	\$65	\$1,323	\$7,823	\$67	\$1,584	\$8,084	\$70	\$1,888	\$8,388	\$72	\$2,160	\$8,660
\$7,000	\$70	\$1,425	\$8,425	\$73	\$1,706	\$8,706	\$75	\$2,033	\$9,033	\$78	\$2,326	\$9,326
\$7,500	\$75	\$1,527	\$9,027	\$78	\$1,827	\$9,327	\$81	\$2,178	\$9,678	\$83	\$2,492	\$9,992
\$8,500	\$85	\$1,730	\$10,230	\$88	\$2,071	\$10,571	\$91	\$2,469	\$10,969	\$94	\$2,824	\$11,324
\$10,000	\$100	\$2,036	\$12,036	\$104	\$2,437	\$12,437	\$108	\$2,905	\$12,905	\$111	\$3,322	\$13,322
\$12,500	\$125	\$2,545	\$15,045	\$130	\$3,046	\$15,546	\$134	\$3,631	\$16,131	\$139	\$4,153	\$16,653
\$15,000	\$150	\$3,054	\$18,054	\$155	\$3,655	\$18,655	\$161	\$4,357	\$19,357	\$167	\$4,984	\$19,984
\$20,000	\$201	\$4,071	\$24,071	\$207	\$4,873	\$24,873	\$215	\$5,809	\$25,809	\$222	\$6,645	\$26,645
\$23,000	\$231	\$4,682	\$27,682	\$238	\$5,604	\$28,604	\$247	\$6,680	\$29,680	\$255	\$7,642	\$30,642
\$25,000	\$251	\$5,089	\$30,089	\$259	\$6,092	\$31,092	\$269	\$7,261	\$32,261	\$278	\$8,306	\$33,306
\$29,460	\$295	\$5,997	\$35,457	\$305	\$7,178	\$36,638	\$317	\$8,557	\$38,017	\$327	\$9,788	\$39,248
\$30,000	\$301	\$6,107	\$36,107	\$311	\$7,310	\$37,310	\$323	\$8,714	\$38,714	\$333	\$9,967	\$39,967
\$31,000	\$311	\$6,311	\$37,311	\$321	\$7,553	\$38,553	\$333	\$9,004	\$40,004	\$344	\$10,300	\$41,300
\$35,000	\$351	\$7,125	\$42,125	\$363	\$8,528	\$43,528	\$376	\$10,166	\$45,166	\$389	\$11,629	\$46,629
\$40,000	\$401	\$8,143	\$48,143	\$415	\$9,746	\$49,746	\$430	\$11,618	\$51,618	\$444	\$13,290	\$53,290
\$45,000	\$451	\$9,616	\$54,616	\$466	\$10,965	\$55,965	\$484	\$13,070	\$58,070	\$500	\$14,951	\$59,951
\$50,000	\$501	\$10,178	\$60,178	\$518	\$12,183	\$62,183	\$538	\$15,423	\$65,423	\$555	\$16,612	\$66,612
\$57,500	\$577	\$11,705	\$69,205	\$596	\$14,011	\$71,511	\$618	\$16,701	\$74,201	\$638	\$19,104	\$76,604
\$60,000	\$602	\$12,214	\$72,214	\$622	\$14,620	\$74,620	\$645	\$17,427	\$77,427	\$666	\$19,935	\$79,935
\$65,500	\$652	\$12,732	\$78,232	\$679	\$15,960	\$81,460	\$704	\$19,025	\$84,525	\$727	\$21,762	\$87,262
\$75,000	\$752	\$15,268	\$90,268	\$777	\$18,275	\$93,275	\$807	\$21,784	\$96,784	\$833	\$24,918	\$99,918
\$80,000	\$802	\$16,285	\$96,285	\$829	\$19,493	\$99,493	\$860	\$23,236	\$103,236	\$888	\$26,580	\$106,580
\$90,000	\$903	\$18,321	\$108,321	\$933	\$21,929	\$111,929	\$968	\$26,141	\$116,141	\$999	\$29,902	\$119,902
\$100,000	\$1,003	\$20,357	\$120,357	\$1,036	\$24,366	\$124,366	\$1,075	\$29,046	\$129,046	\$1,110	\$33,225	\$133,225
\$125,000	\$1,254	\$25,446	\$150,446	\$1,295	\$30,458	\$155,458	\$1,344	\$36,307	\$161,307	\$1,388	\$41,531	\$166,531
\$138,500	\$1,389	\$28,194	\$166,694	\$1,435	\$33,747	\$172,247	\$1,489	\$40,228	\$178,728	\$1,538	\$46,016	\$184,516
\$150,000	\$1,504	\$30,535	\$180,535	\$1,555	\$36,549	\$186,549	\$1,613	\$43,568	\$193,568	\$1,665	\$49,837	\$199,837
\$175,000	\$1,755	\$35,624	\$210,624	\$1,814	\$42,641	\$217,641	\$1,882	\$50,830	\$225,830	\$1,943	\$58,143	\$233,143
\$200,000	\$2,006	\$40,714	\$240,714	\$2,073	\$48,732	\$248,732	\$2,151	\$58,091	\$258,091	\$2,220	\$66,449	\$266,449
\$224,000	\$2,247	\$45,599	\$269,599	\$2,322	\$54,580	\$278,580	\$2,409	\$65,062	\$289,062	\$2,487	\$74,423	\$298,423

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>



\$29,460 is the reported average student debt for a Wisconsin Class of 2014 college graduate. Visit nslds.ed.gov for a list of the federal students loans you've received, the amount you owe, and your interest rates.