## Sample Direct Loan Repayment Chart Based on 10-year Repayment Period (up to 120 months)

|  | Undergrad Sub/Unsub Direct Loan | Grad Unsub Direct Loan | Grad/Parent Direct PLUS Loan |
| ---: | ---: | ---: | ---: |
|  | Fixed at 5.50\% | Fixed at 7.05\% | Fixed at 8.05\% |
| Amount Borrowed | Estimated Monthly Payment | Estimated Monthly Payment | Estimated Monthly Payment |
| $\$ 3,500$ | $\$ 50^{*}$ | $\$ 50^{*}$ | $\$ 50^{*}$ |
| $\$ 5,500$ | $\$ 60$ | $\$ 64$ | $\$ 67$ |
| $\$ 10,500$ | $\$ 114$ | $\$ 122$ | $\$ 128$ |
| $\$ 20,000$ | $\$ 217$ | $\$ 233$ | $\$ 243$ |
| $\$ 25,000$ | $\$ 271$ | $\$ 291$ | $\$ 304$ |
| $\$ 40,000$ | $\$ 434$ | $\$ 465$ | $\$ 487$ |
| $\$ 50,000$ | $\$ 543$ | $\$ 582$ | $\$ 608$ |
| $\$ 75,000$ | $\$ 814$ | $\$ 873$ | $\$ 912$ |
| $\$ 100,000$ | $\$ 1,085$ | $\$ 1,164$ | $\$ 1,216$ |

* Minimum payment for all Direct Loans whose first disbursement dates are between July 1, 2023 and June 30, 2024

For more information visit https://studentaid.gov/h/manage-loans.
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