

Sample First-Year Monthly Repayment Amounts for a Single Borrower at Various Income and Debt Levels

Income	Initial Debt															
	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 12,500	\$ 15,000	\$ 17,500	\$ 20,000	\$ 22,500	\$ 25,000	\$ 30,000	\$ 40,000	\$ 45,000	\$ 50,000	\$ 55,000	\$ 60,000
\$ 1,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9,000	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
10,000	15	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
12,500	16	32	48	59	59	59	59	59	59	59	59	59	59	59	59	59
15,000	17	33	50	66	83	99	100	100	100	100	100	100	100	100	100	100
17,500	18	35	53	70	88	105	123	140	142	142	142	142	142	142	142	142
20,000	19	37	56	75	94	112	131	150	168	184	184	184	184	184	184	184
22,500	20	40	60	80	100	120	139	159	179	199	225	225	225	225	225	225
25,000	21	43	64	85	106	128	149	170	192	213	256	267	267	267	267	267
30,000	23	47	70	93	116	140	163	186	210	233	279	326	350	350	350	350
35,000	25	50	75	100	125	150	175	200	225	250	300	350	401	434	434	434
40,000	27	54	81	108	134	161	188	215	242	269	323	376	430	484	517	517
45,000	27	55	82	110	137	164	192	219	247	274	329	384	438	493	548	600
50,000	27	55	82	110	137	165	192	220	247	275	329	384	439	494	549	604
55,000	29	58	87	116	145	174	203	233	262	291	349	407	465	523	581	639
60,000	31	61	92	123	153	184	215	245	276	307	368	429	491	552	613	674
65,000	32	63	95	126	158	190	221	253	285	316	379	443	506	569	632	695
70,000	33	65	97	130	163	195	228	261	293	326	391	456	521	586	651	716
75,000	34	67	101	134	168	201	235	268	302	335	402	469	536	603	670	737
80,000	34	69	103	137	172	206	240	275	309	343	412	481	550	618	687	756
85,000	35	70	105	140	176	211	246	281	316	351	421	491	562	632	702	772
90,000	36	72	108	143	179	215	251	287	323	359	430	502	574	646	717	789
95,000	37	73	110	147	183	220	256	293	330	366	440	513	586	659	733	806
100,000	37	75	112	150	187	224	262	299	336	374	449	523	598	673	748	822

Sample repayment amounts are based on an interest rate of 8.25%.