

Sample First-Year Monthly Repayment Amounts for a Married or Head-of-Household Borrower at Various Income and Debt Levels

Income	Family Size = 3																			
	Initial Debt																			
	\$ 2,500	\$ 5,000	\$ 7,500	\$ 10,000	\$ 12,500	\$ 15,000	\$ 17,500	\$ 20,000	\$ 22,500	\$ 25,000	\$ 30,000	\$ 35,000	\$ 40,000	\$ 45,000	\$ 50,000	\$ 55,000	\$ 60,000	\$ 65,000	\$ 70,000	\$ 75,000
\$ 1,000	0	0	0	0	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	0	0	0	0
3,000	0	0	0	0	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	0	0	0	0
5,000	0	0	0	0	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	0	0	0	0
7,000	0	0	0	0	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	0	0	0	0
9,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12,500	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17,500	17	34	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37
20,000	18	36	54	72	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
22,500	19	38	57	76	95	115	121	121	121	121	121	121	121	121	121	121	121	121	121	121
25,000	20	40	60	80	100	121	141	161	180	202	225	246	266	286	306	326	346	366	386	406
30,000	22	45	67	90	112	135	157	180	203	226	249	272	295	318	341	364	387	410	433	456
35,000	25	50	74	99	124	149	174	198	223	248	273	298	323	348	373	398	423	448	473	498
40,000	27	54	80	107	134	161	188	215	241	268	295	322	349	376	403	430	457	484	511	538
45,000	27	55	82	110	137	164	192	219	247	274	301	328	355	382	409	436	463	490	517	544
50,000	28	57	85	114	142	171	199	228	256	285	314	343	372	401	430	459	488	517	546	575
55,000	29	59	88	118	147	177	206	236	265	295	325	354	384	413	443	472	502	531	561	590
60,000	31	61	92	122	153	183	214	244	275	305	336	366	396	427	457	487	517	547	577	607
65,000	32	63	95	126	158	189	221	252	283	314	345	376	407	438	469	500	531	562	593	624
70,000	33	65	98	130	162	193	224	255	286	317	348	379	410	441	472	503	534	565	596	627
75,000	34	67	101	134	166	197	228	259	290	321	352	383	414	445	476	507	538	569	600	631
80,000	34	69	103	138	170	201	232	263	294	325	356	387	418	449	480	511	542	573	604	635
85,000	34	69	103	138	172	203	234	265	296	327	358	389	420	451	482	513	544	575	606	637
90,000	35	70	106	141	176	211	242	273	304	335	366	397	428	459	490	521	552	583	614	645
95,000	36	72	108	144	180	216	247	278	309	340	371	402	433	464	495	526	557	588	619	650
100,000	37	73	110	147	183	220	251	282	313	344	375	406	437	468	499	530	561	592	623	654

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