



2017–2018 Loan Repayment Estimates: \$100K or More

Standard Repayment Plan

The following chart will help you estimate the repayment amount of student loans that have a principal balance of \$100,000 or more under the **Standard Repayment Plan** (estimates for Extended Repayment Plan shown on next page). The Standard Repayment Plan term is 10 years, so under this plan, you'll make 120 payments before the loan is paid off. Contact your loan servicer if you are having trouble making your payments, or if you want to learn about other repayment options. You can find detailed loan account information, including your loan balance and assigned servicer, at NSLDS.ed.gov.

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Approximate monthly payment and total accrued interest¹

LOAN AMOUNT	# OF PAYMENTS	4.45% INTEREST RATE ²		6.00% INTEREST RATE ³		7.00% INTEREST RATE ⁴	
		Payment	Interest	Payment	Interest	Payment	Interest
\$100,000	120	\$1,034	\$24,078	\$1,110	\$33,225	\$1,161	\$39,331
\$110,000	120	\$1,137	\$26,485	\$1,221	\$36,547	\$1,277	\$43,263
\$120,000	120	\$1,241	\$28,893	\$1,332	\$39,870	\$1,393	\$47,196
\$130,000	120	\$1,344	\$31,300	\$1,443	\$43,192	\$1,509	\$51,129
\$140,000	120	\$1,448	\$33,708	\$1,554	\$46,514	\$1,626	\$55,062
\$150,000	120	\$1,551	\$36,116	\$1,665	\$49,837	\$1,742	\$58,995
\$160,000	120	\$1,654	\$38,524	\$1,776	\$53,159	\$1,858	\$62,928
\$170,000	120	\$1,758	\$40,931	\$1,887	\$56,482	\$1,974	\$66,861
\$180,000	120	\$1,861	\$43,339	\$1,998	\$59,804	\$2,090	\$70,794
\$190,000	120	\$1,965	\$45,747	\$2,109	\$63,127	\$2,206	\$74,727
\$200,000	120	\$2,068	\$48,154	\$2,220	\$66,449	\$2,322	\$78,660
\$210,000	120	\$2,171	\$50,562	\$2,331	\$69,772	\$2,438	\$82,593
\$220,000	120	\$2,275	\$52,970	\$2,442	\$73,094	\$2,554	\$86,526
\$230,000	120	\$2,378	\$55,377	\$2,553	\$76,417	\$2,671	\$90,459
\$240,000	120	\$2,482	\$57,786	\$2,664	\$79,739	\$2,787	\$94,392
\$250,000	120	\$2,585	\$60,193	\$2,776	\$83,062	\$2,903	\$98,325
\$260,000	120	\$2,688	\$62,600	\$2,887	\$86,384	\$3,019	\$102,258
\$270,000	120	\$2,792	\$65,009	\$2,998	\$89,706	\$3,135	\$106,191
\$280,000	120	\$2,895	\$67,416	\$3,109	\$93,029	\$3,251	\$110,124
\$290,000	120	\$2,999	\$69,823	\$3,220	\$96,351	\$3,367	\$114,058
\$300,000	120	\$3,102	\$72,232	\$3,331	\$99,674	\$3,483	\$117,991
\$310,000	120	\$3,205	\$74,639	\$3,442	\$102,996	\$3,599	\$121,924
\$320,000	120	\$3,309	\$77,047	\$3,553	\$106,319	\$3,715	\$125,857
\$330,000	120	\$3,412	\$79,454	\$3,664	\$109,641	\$3,832	\$129,790
\$340,000	120	\$3,516	\$81,862	\$3,775	\$112,964	\$3,948	\$133,723
\$350,000	120	\$3,619	\$84,270	\$3,886	\$116,286	\$4,064	\$137,656

To determine the total amount to be repaid, add the interest accrued to your total amount borrowed. For example, the total repayment amount of a loan of \$100,000 at a 7.00% interest rate would be \$135,100 (\$100,000 principal and \$35,100 interest).

¹These calculations are based on the given scenario rate on a 10-year standard term; some loan amounts are eligible for an extended repayment term up to 25 years. ²New Subsidized and Unsubsidized Federal Direct Stafford Loans for undergraduate students. ³New Unsubsidized Federal Direct Stafford Loans for graduate/professional students. ⁴New Unsubsidized Federal Direct PLUS Loans for parents of dependent undergraduate students and for graduate/professional students.

Extended Repayment Plan

The following chart will help you estimate the repayment amount of student loans that have a principal balance of \$100,000 or more under the **Extended Repayment Plan**. The Extended Repayment Plan term is 25 years, so under this plan, you'll make 300 payments before the loan is paid off. Contact your loan servicer if you are having trouble making your payments, or if you want to learn about other repayment options. You can find detailed loan account information, including your loan balance and assigned servicer, at NSLDS.ed.gov.

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Approximate monthly payment and total accrued interest							
LOAN AMOUNT	# OF PAYMENTS	4.45% INTEREST RATE ¹		6.00% INTEREST RATE ²		7.00% INTEREST RATE ³	
		Payment	Interest	Payment	Interest	Payment	Interest
\$100,000	300	\$553	\$65,899	\$644	\$93,290	\$707	\$112,034
\$110,000	300	\$608	\$72,489	\$709	\$102,619	\$777	\$123,237
\$120,000	300	\$664	\$79,079	\$773	\$111,949	\$848	\$134,441
\$130,000	300	\$719	\$85,669	\$838	\$121,278	\$919	\$145,644
\$140,000	300	\$774	\$92,259	\$902	\$130,607	\$989	\$156,847
\$150,000	300	\$830	\$98,849	\$966	\$139,936	\$1,060	\$168,051
\$160,000	300	\$885	\$105,439	\$1,031	\$149,265	\$1,131	\$179,254
\$170,000	300	\$940	\$112,029	\$1,095	\$158,594	\$1,202	\$190,457
\$180,000	300	\$995	\$118,619	\$1,160	\$167,923	\$1,272	\$201,661
\$190,000	300	\$1,051	\$125,209	\$1,224	\$177,252	\$1,343	\$212,864
\$200,000	300	\$1,106	\$131,799	\$1,289	\$186,581	\$1,414	\$224,068
\$210,000	300	\$1,161	\$138,389	\$1,353	\$195,910	\$1,484	\$235,271
\$220,000	300	\$1,217	\$144,979	\$1,417	\$205,239	\$1,555	\$246,474
\$230,000	300	\$1,272	\$151,569	\$1,482	\$214,568	\$1,626	\$257,678
\$240,000	300	\$1,327	\$158,159	\$1,546	\$223,897	\$1,696	\$268,881
\$250,000	300	\$1,383	\$164,749	\$1,611	\$233,226	\$1,767	\$280,084
\$260,000	300	\$1,438	\$171,339	\$1,675	\$242,555	\$1,838	\$291,288
\$270,000	300	\$1,493	\$177,929	\$1,740	\$251,884	\$1,908	\$302,491
\$280,000	300	\$1,548	\$184,519	\$1,804	\$261,213	\$1,979	\$313,695
\$290,000	300	\$1,604	\$191,109	\$1,868	\$270,542	\$2,050	\$324,898
\$300,000	300	\$1,659	\$197,698	\$1,933	\$279,871	\$2,120	\$336,101
\$310,000	300	\$1,714	\$204,288	\$1,997	\$289,200	\$2,191	\$347,305
\$320,000	300	\$1,770	\$210,878	\$2,062	\$298,529	\$2,262	\$358,508
\$330,000	300	\$1,825	\$217,468	\$2,126	\$307,858	\$2,332	\$369,711
\$340,000	300	\$1,880	\$224,058	\$2,191	\$317,187	\$2,403	\$380,915
\$350,000	300	\$1,935	\$230,648	\$2,255	\$326,516	\$2,474	\$392,118

To determine the total amount to be repaid, add the interest accrued to your total amount borrowed. For example, the total repayment amount of a loan of \$100,000 at a 7.00% interest rate would be \$199,015 (\$100,000 principal and \$99,015 interest).

¹New Subsidized and Unsubsidized Federal Direct Stafford Loans for undergraduate students. ²New Unsubsidized Federal Direct Stafford Loans for graduate/professional students. ³New Unsubsidized Federal Direct PLUS Loans for parents of dependent undergraduate students and for graduate/professional students.