

**William D. Ford Federal Direct Loan Program
Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement**

Repaying Your Loans¹

Initial Debt When You Enter Repayment	Standard		Extended ^{2,3}		Graduated		Income Contingent ⁵ Income = \$15,000			Income Contingent ⁵ Income = \$25,000			Income Contingent ⁵ Income = \$45,000			
	Per Month	Total	Per Month	Total	Per ⁴ Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
3,500	50	4,471	Not Available	5,157	25	5,157	21	6,661	5	6,046	25	6,461	24	6,807	34	5,189
5,000	58	6,905	Not Available	7,278	40	7,278	30	9,516	5	8,383	36	9,230	34	9,725	49	7,412
5,500	63	7,595	Not Available	8,006	43	8,006	33	10,468	5	9,125	39	10,153	38	10,697	53	8,153
7,500	86	10,357	Not Available	10,917	59	10,917	45	14,274	5	11,973	54	13,845	52	14,587	73	11,118
12,500	144	17,262	Not Available	18,194	99	18,194	68	23,720	5	18,170	89	23,074	86	24,312	121	18,531
15,000	173	20,714	Not Available	21,833	119	21,833	69	28,052	5	20,842	107	27,689	103	29,174	146	22,237
20,500	236	28,309	Not Available	29,839	162	29,839	69	36,406	5	25,825	146	37,482	141	39,871	199	30,390
23,000	265	31,762	Not Available	33,478	182	33,478	69	39,747	5	27,705	164	42,457	158	44,734	223	34,097
31,000	357	42,810	215	64,548	245	45,122	69	48,706	5	32,327	221	57,224	172	63,730	301	45,956
40,000	460	55,238	278	83,289	316	58,222	69	56,009	5	35,210	235	77,578	172	87,914	388	59,298
50,000	575	69,048	347	104,112	395	72,778	69	61,166	5	35,909	235	111,113	172	102,729	485	74,123
57,500	662	79,405	399	119,727	454	86,694	69	63,164	5	35,909	235	126,081	172	111,664	558	85,241
60,000	690	82,858	416	124,932	474	87,333	69	63,531	5	35,909	235	129,412	172	114,209	569	89,146
70,000	806	96,667	486	145,755	553	101,889	69	63,766	5	35,909	235	140,711	172	122,577	569	107,672
80,000	921	110,477	655	166,578	632	116,445	69	63,766	5	35,909	235	149,123	172	128,048	569	130,134
90,000	1,036	124,286	625	187,398	711	131,000	69	63,766	5	35,909	235	154,861	172	130,909	569	156,006
100,000	1,151	138,096	694	208,221	790	145,556	69	63,766	5	35,909	235	158,172	172	131,361	569	185,665
110,000	1,266	151,906	763	229,044	869	160,111	69	63,766	5	35,909	235	159,220	172	131,361	569	219,485
120,000	1,381	165,715	833	249,867	948	174,667	69	63,766	5	35,909	235	159,220	172	131,361	569	257,963
130,000	1,496	179,525	902	270,687	1,027	189,222	69	63,766	5	35,909	235	159,220	172	131,361	569	302,028
138,500	1,594	191,263	961	288,387	1,094	201,594	69	63,766	5	35,909	235	159,220	172	131,361	569	330,299

¹ These are **estimated** payments calculated using a fixed interest rate of 6.80%.

² This repayment plan is available only to borrowers who have an outstanding balance on Direct Loan Program loans that exceeds \$30,000, and who had no outstanding balance on a Direct Loan Program loan as of October 7, 1998 or on the date they obtained a Direct Loan Program loan on or after October 7, 1998.

³ These amounts are fixed, rounded to the nearest dollar, and calculated based on a 25-year repayment term.

⁴ This is your estimated beginning payment, which may increase during your 10-year repayment term.

⁵ These are **estimated** payments for the first year of repayment and the total loan repayment amount, calculated using the formula requirements in effect during 2011.

⁶ HOH is Head of Household; assumes a family size of two.