## **Loan Repayment Schedules**

When it comes time to repay your Federal Direct Student Loan, you will need to select a repayment plan. There are several repayment plans: standard, extended, graduated, income contingent, income based, and pay-as-you-earn. How much you pay and how long you take to repay your loans will vary depending on the repayment plan you choose. Consolidation loans also have varying repayment plans.

The following link will take you to the U.S. Department of Education's Direct Loan "Calculators and Interest Rates" webpage where you can estimate your repayment amounts under each of these different plans.

## http://www.direct.ed.gov/calc.html

The following sample repayment chart can be used to estimate your loan repayment under the standard repayment plan. It is for estimating purposes only.

**Student Loan Repayment Chart** 

		6.8% Fixed	l Interest Ro	nte	7.9% Fixed Interest Rate					
Amount	Monthly		Total		Monthly		Total			
Borrowed	Payment	# Months	Interest	Total Repaid	Payment	# Months	Interest Paid	Repaid		
\$500	\$50	11	\$16	\$516	\$50	11	\$19	\$519		
\$1,000	\$50	22	\$64	\$1,064	\$50	22	\$76	\$1,076		
\$3,500	\$50	90	\$971	\$4,471	\$50	95	\$1,207	\$4,707		
\$4,500	\$52	120	\$1,714	\$6,214	\$54	120	\$2,013	\$6,513		
\$8,000	\$92	120	\$3,048	\$11,048	\$97	120	\$3,597	\$11,597		
\$10,000	\$115	120	\$3,810	\$13,810	\$121	120	\$4,496	\$14,496		
\$12,000	\$138	120	\$4,572	\$16,572	\$145	120	\$5,395	\$17,395		
\$15,000	\$173	120	\$5,714	\$20,714	\$181	120	\$6,744	\$21,744		
\$20,000	\$230	120	\$7,619	\$27,619	\$242	120	\$8,992	\$28,992		
\$23,000	\$265	120	\$8,762	\$31,762	\$278	120	\$10,341	\$33,341		
\$31,000	\$357	120	\$11,810	\$42,810	\$374	120	\$13,938	\$44,938		
\$40,000	\$460	120	\$15,239	\$55,239	\$483	120	\$17,984	\$57,984		
\$46,000	\$529	120	\$17,524	\$63,524	\$556	120	\$20,682	\$66,682		
\$50,000	\$575	120	\$19,048	\$69,048	\$604	120	\$22,480	\$72,480		
\$57,500	\$662	120	\$21,905	\$79,405	\$695	120	\$25,852	\$83,352		

Use this Standard Repayment Plan chart to estimate your student loan payment. Figures have been rounded to the nearest whole dollar and represent minimum payments at 6.8% (Stafford) and 7.9% (Grad Plus) over a maximum of 10 years, and do not include interest that may accumulate during periods of deferment or forbearance. Lower balances may take less than 10 years to repay at the minimum payment of \$50. This chart is for estimating purposes only. Use the Department's online calculator (<a href="http://www.direct.ed.gov/calc.html">http://www.direct.ed.gov/calc.html</a>) to get a more accurate picture of your monthly payment and the total amount you will pay back based on your specific loan's balance, terms, and the repayment plan you choose.

## **Sample Loan Repayment Schedule**

The following is a sample loan repayment schedule based on a standard repayment plan for a \$3,500 loan. Note: The monthly loan payment was calculated at \$40.28 for 120 payments (10 years). Since this amount is less than the \$50 minimum, the term of the loan has been shortened to 89 payments of \$50 plus a final payment of \$21.06.

## **Payment Schedule**

Payment Number		Interest	Principal		Cumulative Principal	Remaining Balance	Payment Number		Interest	Principal		Cumulative Principal	Remaining Balance
1	\$50.00	\$19.83	\$30.17	\$19.83	\$30.17	\$3,469.83	49	\$50.00	\$10.43	\$39.57	\$751.73	\$1,698.27	\$1,801.73
2	\$50.00	\$19.66	\$30.34	\$39.50	\$60.50	\$3,439.50	50	\$50.00	\$10.21	\$39.79	\$761.94	\$1,738.06	\$1,761.94
3	\$50.00	\$19.49	\$30.51	\$58.99	\$91.01	\$3,408.99	51	\$50.00	\$9.98	\$40.02	\$771.92	\$1,778.08	\$1,721.92
4	\$50.00	\$19.32	\$30.68	\$78.30	\$121.70	\$3,378.30	52	\$50.00	\$9.76	\$40.24	\$781.68	\$1,818.32	\$1,681.68
5	\$50.00	\$19.14	\$30.86	\$97.45	\$152.55	\$3,347.45	53	\$50.00	\$9.53	\$40.47	\$791.21	\$1,858.79	\$1,641.21
6	\$50.00	\$18.97	\$31.03	\$116.42	\$183.58	\$3,316.42	54	\$50.00	\$9.30	\$40.70	\$800.51	\$1,899.49	\$1,600.51
7	\$50.00	\$18.79	\$31.21	\$135.21	\$214.79	\$3,285.21	55	\$50.00	\$9.07	\$40.93	\$809.58	\$1,940.42	\$1,559.58
8	\$50.00	\$18.62	\$31.38	\$153.83	\$246.17	\$3,253.83	56	\$50.00	\$8.84	\$41.16	\$818.42	\$1,981.58	\$1,518.42
9	\$50.00	\$18.44	\$31.56	\$172.26	\$277.74	\$3,222.26	57	\$50.00	\$8.60	\$41.40	\$827.02	\$2,022.98	\$1,477.02
10	\$50.00	\$18.26	\$31.74	\$190.52	\$309.48	\$3,190.52	58	\$50.00	\$8.37	\$41.63	\$835.39	\$2,064.61	\$1,435.39
11	\$50.00	\$18.08	\$31.92	\$208.60	\$341.40	\$3,158.60	59	\$50.00	\$8.13	\$41.87	\$843.53	\$2,106.47	\$1,393.53
12	\$50.00	\$17.90	\$32.10	\$226.50	\$373.50	\$3,126.50	60	\$50.00	\$7.90	\$42.10	\$851.42	\$2,148.58	\$1,351.42
Payment				Cumulative	Cumulative	Remaining	Payment	E			Cumulative	Cumulative	Remaining
Number	Payment	Interest	Principal	Interest	Principal	Balance	Number	Payment	Interest	Principal	Interest	Principal	Balance
13	\$50.00	\$17.72	\$32.28	\$244.22	\$405.78	\$3,094.22	61	\$50.00	\$7.66	\$42.34	\$859.08	\$2,190.92	\$1,309.08
14	\$50.00	\$17.53	\$32.47	\$261.75	\$438.25	\$3,061.75	62	\$50.00	\$7.42	\$42.58	\$866.50	\$2,233.50	\$1,266.50
15	\$50.00	\$17.35	\$32.65	\$279.10	\$470.90	\$3,029.10	63	\$50.00	\$7.18	\$42.82	\$873.68	\$2,276.32	\$1,223.68
16	\$50.00	\$17.16	\$32.84	\$296.27	\$503.73	\$2,996.27	64	\$50.00	\$6.93	\$43.07	\$880.61	\$2,319.39	\$1,180.61
17	\$50.00	\$16.98	\$33.02	\$313.25	\$536.75	\$2,963.25	65	\$50.00	\$6.69	\$43.31	\$887.30	\$2,362.70	\$1,137.30
18	\$50.00	\$16.79	\$33.21	\$330.04	\$569.96	\$2,930.04	66	\$50.00	\$6.44	\$43.56	\$893.75	\$2,406.25	\$1,093.75
19	\$50.00	\$16.60	\$33.40	\$346.64	\$603.36	\$2,896.64	67	\$50.00	\$6.20	\$43.80	\$899.94	\$2,450.06	\$1,049.94
20	\$50.00	\$16.41	\$33.59	\$363.06	\$636.94	\$2,863.06	68	\$50.00	\$5.95	\$44.05	\$905.89	\$2,494.11	\$1,005.89
21	\$50.00	\$16.22	\$33.78	\$379.28	\$670.72	\$2,829.28	69	\$50.00	\$5.70	\$44.30	\$911.59	\$2,538.41	\$961.59
22	\$50.00	\$16.03	\$33.97	\$395.31	\$704.69	\$2,795.31	70	\$50.00	\$5.45	\$44.55	\$917.04	\$2,582.96	\$917.04
23	\$50.00	\$15.84	\$34.16	\$411.15	\$738.85	\$2,761.15	71	\$50.00	\$5.20	\$44.80	\$922.24	\$2,627.76	\$872.24
24	\$50.00	\$15.65	\$34.35	\$426.80	\$773.20	\$2,726.80	72	\$50.00	\$4.94	\$45.06	\$927.18	\$2,672.82	\$827.18
Payment				Cumulative	Cumulative	Remaining	Payment				Cumulative	Cumulative	Remaining
Number	Payment	Interest	Principal	Interest	Principal	Balance	Number	Payment	Interest	Principal	Interest	Principal	Balance
25	\$50.00	\$15.45	\$34.55	\$442.25	\$807.75	\$2,692.25	73	\$50.00	\$4.69	\$45.31	\$931.87	\$2,718.13	\$781.87
26	\$50.00	\$15.26	\$34.74	\$457.51	\$842.49	\$2,657.51	74		\$4.43	\$45.57	\$936.30	\$2,763.70	\$736.30
27	\$50.00	\$10.20					17	\$50.00					\$690.47
28	Ψ00.00	\$15.06	\$34.94	\$472.57	\$877.43	\$2,622.57	75	\$50.00 \$50.00	\$4.17	\$45.83	\$940.47	\$2,809.53	3030.41
	\$50.00			\$472.57 \$487.43		\$2,622.57 \$2,587.43	100			\$45.83 \$46.09	\$940.47 \$944.39	\$2,809.53 \$2,855.61	\$644.39
29		\$15.06	\$34.94		\$877.43		75	\$50.00	\$4.17				
	\$50.00	\$15.06 \$14.86	\$34.94 \$35.14	\$487.43	\$877.43 \$912.57	\$2,587.43	75 76	\$50.00 \$50.00	\$4.17 \$3.91	\$46.09	\$944.39	\$2,855.61	\$644.39
29	\$50.00 \$50.00	\$15.06 \$14.86 \$14.66	\$34.94 \$35.14 \$35.34	\$487.43 \$502.09	\$877.43 \$912.57 \$947.91	\$2,587.43 \$2,552.09	75 76 77	\$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65	\$46.09 \$46.35	\$944.39 \$948.04	\$2,855.61 \$2,901.96	\$644.39 \$598.04
29 30	\$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46	\$34.94 \$35.14 \$35.34 \$35.54	\$487.43 \$502.09 \$516.55	\$877.43 \$912.57 \$947.91 \$983.45	\$2,587.43 \$2,552.09 \$2,516.55	75 76 77 78	\$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39	\$46.09 \$46.35 \$46.61	\$944.39 \$948.04 \$951.43	\$2,855.61 \$2,901.96 \$2,948.57	\$644.39 \$598.04 \$551.43
29 30 31	\$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74	\$487.43 \$502.09 \$516.55 \$530.81	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81	75 76 77 78 79	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12	\$46.09 \$46.35 \$46.61 \$46.88	\$944.39 \$948.04 \$951.43 \$954.55	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45	\$644.39 \$598.04 \$551.43 \$504.55
29 30 31 32	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87	75 76 77 78 79 80	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41
29 30 31 32 33	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72	75 76 77 78 79 80 81	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00
29 30 31 32 33 34	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37	75 76 77 78 79 80 81 82	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32
29 30 31 32 33 34 35 36 Payment	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining</b>	75 76 77 78 79 80 81 82 83 84	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 Cumulative	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining
29 30 31 32 33 34 35 36 Payment Number	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 Remaining Balance	75 76 77 78 79 80 81 82 83 84 Payment Number	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 Cumulative Interest	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance
29 30 31 32 33 34 35 36 Payment Number 37	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal \$1,237.92	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 Remaining Balance \$2,262.08	75 76 77 78 79 80 81 82 83 84  Payment Number 85	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 Payment \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 Principal \$48.49	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 Cumulative Interest \$967.67	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal \$3,282.33	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance \$217.67
29 30 31 32 33 34 35 36 Payment Number 37 38	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal \$1,237.92 \$1,275.10	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 Remaining Balance \$2,262.08 \$2,249.00	75 76 77 78 79 80 81 82 83 84  Payment Number 85	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 Payment \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 Cumulative Interest \$967.67 \$968.90	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal \$3,282.33 \$3,331.10	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance \$217.67 \$168.90
29 30 31 32 33 34 35 36 Payment Number 37 38 39	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal \$1,237.92 \$1,275.10 \$1,312.49	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 Remaining Balance \$2,262.08 \$2,224.90 \$2,187.51	75 76 77 78 79 80 81 82 83 84 Payment Number 85 86 87	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 Cumulative Interest \$967.67 \$968.90 \$969.86	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal \$3,282.33 \$3,331.10 \$3,380.14	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance \$217.67 \$168.90 \$119.86
29 30 31 32 33 34 35 36 Payment Number 37 38 39 40	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51 \$649.90	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90	75 76 77 78 79 80 81 82 83 84 Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance \$217.67 \$168.90 \$119.86 \$70.54
29 30 31 32 33 34 35 36 Payment Number 37 38 39 40	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$12.18	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51 \$649.90 \$662.09	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 Cumulative Principal \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10 \$1,387.91	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09	75 76 77 78 79 80 81 82 83 84  Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68 \$0.40	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04 \$49.32	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54 \$970.94	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 <b>Cumulative</b> <b>Principal</b> \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46 \$3,479.06	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 <b>Remaining</b> <b>Balance</b> \$217.67 \$168.90 \$119.86 \$70.54 \$20.94
29 30 31 32 33 34 35 36 Payment Number 37 38 39 40 41	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$11.97	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82 \$38.03	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51 \$649.90 \$662.09 \$674.05	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,091.28 \$1,127.63 \$1,164.18 \$1,200.95 <b>Cumulative</b> <b>Principal</b> \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10 \$1,387.91 \$1,425.95	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,408.72 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09 \$2,074.05	75 76 77 78 79 80 81 82 83 84 Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 Cumulative Principal \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 Remaining Balance \$217.67 \$168.90 \$119.86 \$70.54
29 30 31 32 33 34 35 36 Payment Number 37 38 39 40 41 42 43	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$11.97 \$11.75	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82 \$38.03 \$38.25	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 <b>Cumulative</b> <b>Interest</b> \$612.08 \$624.90 \$637.51 \$649.90 \$662.09 \$674.05 \$685.81	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,127.63 \$1,127.63 \$1,164.18 \$1,200.95 <b>Cumulative</b> <b>Principal</b> \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10 \$1,387.91 \$1,425.95 \$1,464.19	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09 \$2,074.05 \$2,035.81	75 76 77 78 79 80 81 82 83 84  Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68 \$0.40	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04 \$49.32	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54 \$970.94	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 <b>Cumulative</b> <b>Principal</b> \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46 \$3,479.06	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 <b>Remaining</b> <b>Balance</b> \$217.67 \$168.90 \$119.86 \$70.54 \$20.94
29 30 31 32 33 34 35 36 <b>Payment Number</b> 37 38 39 40 41 42 43	\$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$11.97 \$11.75 \$11.54	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82 \$38.03 \$38.25 \$38.46	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51 \$649.90 \$662.09 \$674.05 \$685.81 \$697.34	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,127.63 \$1,127.63 \$1,164.18 \$1,200.95 <b>Cumulative</b> <b>Principal</b> \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10 \$1,387.91 \$1,425.95 \$1,464.19 \$1,502.66	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09 \$2,074.05 \$2,035.81 \$1,997.34	75 76 77 78 79 80 81 82 83 84  Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68 \$0.40	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04 \$49.32	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54 \$970.94	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 <b>Cumulative</b> <b>Principal</b> \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46 \$3,479.06	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 <b>Remaining</b> <b>Balance</b> \$217.67 \$168.90 \$119.86 \$70.54 \$20.94
29 30 31 32 33 34 35 36 <b>Payment Number</b> 37 38 39 40 41 42 43 44	\$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$12.18 \$11.97 \$11.75 \$11.54 \$11.32	\$34.94 \$35.34 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82 \$38.03 \$38.25 \$38.46 \$38.68	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 <b>Cumulative</b> <b>Interest</b> \$612.08 \$624.90 \$637.51 \$649.90 \$662.09 \$674.05 \$685.81 \$697.34 \$708.66	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,127.63 \$1,164.18 \$1,200.95 <b>Cumulative</b> <b>Principal</b> \$1,237.92 \$1,275.10 \$1,350.10 \$1,387.91 \$1,425.95 \$1,464.19 \$1,502.66 \$1,541.34	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09 \$2,074.05 \$2,035.81 \$1,997.34 \$1,958.66	75 76 77 78 79 80 81 82 83 84  Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68 \$0.40	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04 \$49.32	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54 \$970.94	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 <b>Cumulative</b> <b>Principal</b> \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46 \$3,479.06	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 <b>Remaining</b> <b>Balance</b> \$217.67 \$168.90 \$119.86 \$70.54 \$20.94
29 30 31 32 33 34 35 36 <b>Payment Number</b> 37 38 39 40 41 42 43	\$50.00 \$50.00	\$15.06 \$14.86 \$14.66 \$14.46 \$14.26 \$14.06 \$13.85 \$13.65 \$13.44 \$13.24 Interest \$13.03 \$12.82 \$12.61 \$12.40 \$11.97 \$11.75 \$11.54	\$34.94 \$35.14 \$35.34 \$35.54 \$35.74 \$35.94 \$36.15 \$36.35 \$36.56 \$36.76 Principal \$36.97 \$37.18 \$37.39 \$37.60 \$37.82 \$38.03 \$38.25 \$38.46	\$487.43 \$502.09 \$516.55 \$530.81 \$544.87 \$558.72 \$572.37 \$585.82 \$599.05 Cumulative Interest \$612.08 \$624.90 \$637.51 \$649.90 \$662.09 \$674.05 \$685.81 \$697.34	\$877.43 \$912.57 \$947.91 \$983.45 \$1,019.19 \$1,055.13 \$1,127.63 \$1,127.63 \$1,164.18 \$1,200.95 <b>Cumulative</b> <b>Principal</b> \$1,237.92 \$1,275.10 \$1,312.49 \$1,350.10 \$1,387.91 \$1,425.95 \$1,464.19 \$1,502.66	\$2,587.43 \$2,552.09 \$2,516.55 \$2,480.81 \$2,444.87 \$2,372.37 \$2,335.82 \$2,299.05 <b>Remaining Balance</b> \$2,262.08 \$2,224.90 \$2,187.51 \$2,149.90 \$2,112.09 \$2,074.05 \$2,035.81 \$1,997.34	75 76 77 78 79 80 81 82 83 84  Payment Number 85 86 87 88	\$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00 \$50.00	\$4.17 \$3.91 \$3.65 \$3.39 \$3.12 \$2.86 \$2.59 \$2.32 \$2.05 \$1.78 Interest \$1.51 \$1.23 \$0.96 \$0.68 \$0.40	\$46.09 \$46.35 \$46.61 \$46.88 \$47.14 \$47.41 \$47.68 \$47.95 \$48.22 <b>Principal</b> \$48.49 \$48.77 \$49.04 \$49.32	\$944.39 \$948.04 \$951.43 \$954.55 \$957.41 \$960.00 \$962.32 \$964.38 \$966.16 <b>Cumulative</b> <b>Interest</b> \$967.67 \$968.90 \$969.86 \$970.54 \$970.94	\$2,855.61 \$2,901.96 \$2,948.57 \$2,995.45 \$3,042.59 \$3,090.00 \$3,137.68 \$3,185.62 \$3,233.84 <b>Cumulative</b> <b>Principal</b> \$3,282.33 \$3,331.10 \$3,380.14 \$3,429.46 \$3,479.06	\$644.39 \$598.04 \$551.43 \$504.55 \$457.41 \$410.00 \$362.32 \$314.38 \$266.16 <b>Remaining</b> <b>Balance</b> \$217.67 \$168.90 \$119.86 \$70.54 \$20.94

Loan Balance: \$3,500.00
Loan Interest Rate: 6.80%
Loan Fees: 0.00%
Toan Term: 7.5 years
Minimum Payment: \$50.00

\$50.00 \$10.66 \$39.34 \$741.30 \$1,658.70 \$1,841.30

Monthly Loan Payment: \$50.00 Number of Payments: 90

Cumulative Payments: \$4,471.06 Total Interest Paid: \$971.06