

# Getting Ready For Repayment

Federal loan repayment examples for loans disbursed on or after July 1, 2006

Balance	Number of Payments	Interest Rate					
		3.40%	4.50%	5.60%	6.00%	6.80%	8.50%
\$1,000	20	\$51.51	\$52.00	\$52.49	\$52.67	\$53.03	\$53.81
2,000	36	\$58.52	\$59.50	\$60.49	\$60.85	\$61.58	\$63.14
3,000	57	\$57.08	\$58.56	\$60.07	\$60.62	\$61.74	\$64.16
3,500	60	\$63.52	\$65.26	\$67.02	\$67.67	\$68.98	\$71.81
4,000	78	\$57.23	\$59.25	\$61.30	\$62.06	\$63.60	\$66.93
4,500	90	\$56.72	\$59.01	\$61.35	\$62.22	\$63.97	\$67.80
5,000	117	\$50.27	\$52.88	\$55.56	\$56.56	\$58.58	\$63.01
5,500	120	\$54.13	\$57.01	\$59.97	\$61.07	\$63.30	\$68.20
6,000	120	\$59.06	\$62.19	\$65.42	\$66.62	\$69.05	\$74.40
6,500	120	\$63.98	\$67.37	\$70.87	\$72.17	\$74.81	\$80.60
7,000	120	\$68.90	\$72.55	\$76.32	\$77.72	\$80.56	\$86.79
7,500	120	\$73.82	\$77.73	\$81.77	\$83.27	\$86.32	\$92.99
9,500	120	\$93.50	\$98.46	\$103.58	\$105.47	\$109.33	\$117.79
10,000	120	\$98.42	\$103.64	\$109.03	\$111.03	\$115.09	\$123.99
10,500	120	\$103.34	\$108.83	\$114.48	\$116.58	\$120.84	\$130.19
12,500	120	\$123.03	\$129.55	\$136.28	\$138.78	\$143.86	\$154.99
15,000	120	\$147.63	\$155.46	\$163.54	\$166.54	\$172.63	\$185.98
20,500	120	\$201.76	\$212.46	\$223.50	\$227.60	\$235.92	\$254.18
25,000	120	\$246.05	\$259.10	\$272.56	\$277.56	\$287.71	\$309.97
31,000	120	\$305.10	\$321.28	\$337.97	\$344.17	\$356.75	\$384.36
40,000	120	\$393.68	\$414.56	\$436.09	\$444.09	\$460.33	\$495.95
50,000	120	\$492.10	\$518.20	\$545.12	\$555.11	\$575.41	\$619.93
57,500	120	\$565.91	\$595.93	\$626.88	\$638.37	\$661.72	\$712.92
60,000	120	\$590.51	\$621.84	\$654.14	\$666.13	\$690.49	\$743.92
65,500	120	\$639.72	\$673.65	\$708.65	\$721.64	\$748.03	\$805.91
70,000	120	\$688.93	\$725.47	\$763.16	\$777.15	\$805.57	\$867.90
80,000	120	\$787.35	\$829.11	\$872.18	\$888.17	\$920.65	\$991.89
90,000	120	\$885.77	\$932.75	\$981.21	\$999.19	\$1,035.73	\$1,115.88
100,000	120	\$984.19	\$1,036.39	\$1,090.23	\$1,110.21	\$1,150.81	\$1,239.86
110,000	120	\$1,082.60	\$1,140.03	\$1,199.25	\$1,221.23	\$1,265.89	\$1,363.85
120,000	120	\$1,181.02	\$1,243.67	\$1,308.27	\$1,332.25	\$1,380.97	\$1,487.83
130,000	120	\$1,279.44	\$1,347.30	\$1,417.30	\$1,443.27	\$1,496.05	\$1,611.82
138,500	120	\$1,363.10	\$1,435.40	\$1,509.97	\$1,537.64	\$1,593.87	\$1,717.21

Federal loan repayment examples for loans disbursed before July 1, 2006

Balance	Number of Payments	Interest Rate				
		3.61%	4.21%	5.01%	8.25%	9.00%
\$1,000	20	\$51.60	\$51.87	\$52.23	\$53.69	\$54.04
2,000	42	\$50.77	\$51.30	\$52.02	\$54.99	\$55.69
2,625	57	\$50.19	\$50.89	\$51.85	\$55.82	\$56.76
3,000	66	\$50.19	\$51.00	\$52.10	\$56.70	\$57.79
3,500	78	\$50.41	\$51.37	\$52.67	\$58.12	\$59.43
4,000	91	\$50.32	\$51.43	\$52.93	\$59.28	\$60.81
5,000	118	\$50.41	\$51.83	\$53.76	\$62.00	\$64.01
5,500	120	\$54.68	\$56.24	\$58.37	\$67.46	\$69.68
6,625	120	\$65.86	\$67.74	\$70.31	\$81.26	\$83.93
7,000	120	\$69.59	\$71.58	\$74.29	\$85.86	\$88.68
10,000	120	\$99.41	\$102.25	\$106.12	\$122.66	\$126.68
11,625	120	\$115.56	\$118.87	\$123.36	\$142.59	\$147.27
15,000	120	\$149.11	\$153.38	\$159.18	\$183.98	\$190.02
17,125	120	\$170.23	\$175.10	\$181.73	\$210.05	\$216.94
20,500	120	\$203.78	\$209.61	\$217.54	\$251.44	\$259.69
25,000	120	\$248.51	\$255.62	\$265.29	\$306.64	\$316.69
30,000	120	\$298.21	\$306.75	\$318.35	\$367.96	\$380.03
40,000	120	\$397.62	\$408.99	\$424.47	\$490.62	\$506.71
50,000	120	\$497.02	\$511.24	\$530.58	\$613.27	\$633.38
57,500	120	\$571.57	\$587.93	\$610.17	\$705.26	\$728.39
60,000	120	\$596.42	\$613.49	\$636.70	\$735.92	\$760.06
65,500	120	\$651.10	\$669.72	\$695.06	\$803.38	\$829.73
70,000	120	\$695.83	\$715.74	\$742.81	\$858.58	\$886.73
80,000	120	\$795.23	\$817.98	\$848.93	\$981.23	\$1,013.41
90,000	120	\$894.63	\$920.23	\$955.05	\$1,103.88	\$1,140.09
100,000	120	\$994.04	\$1,022.48	\$1,061.16	\$1,226.53	\$1,266.76
110,000	120	\$1,093.44	\$1,124.73	\$1,167.28	\$1,349.19	\$1,393.44
120,000	120	\$1,192.84	\$1,226.97	\$1,273.39	\$1,471.84	\$1,520.11
130,000	120	\$1,292.24	\$1,329.22	\$1,379.51	\$1,594.49	\$1,646.79
138,500	120	\$1,376.74	\$1,416.13	\$1,469.71	\$1,698.75	\$1,754.46

- FFELP regulations require a minimum monthly payment of \$50.00.
- The final payments may be smaller or larger than the amount indicated above.
- To determine the total amount repaid, multiply the payment amount by the number of payments.

## Getting Ready For Repayment



Whether you're a freshman or a senior, it's never too early to get informed about student loan repayment. These charts outline sample monthly payments.

Still need to determine how much to borrow? Concerned about your debt vs. earning power? We've got a number of online calculators that can help. Check them out at [wellsfargo.com/student](https://wellsfargo.com/student) and click "More Planning & Calculators."

If you need more than what your financial aid package will cover, Wells Fargo offers private student loans that can help. Learn more about them at [wellsfargo.com/student](https://wellsfargo.com/student).

If you have taken out private student loans, know that with Wells Fargo, you have the option to simplify repayment through private loan consolidation.

Private Loan Repayment Examples<sup>1</sup>

Balance	Number of payments	Annual Percentage Rate					
		5.00%	7.00%	9.00%	11.00%	14.00%	16.00%
\$5,000	129	\$50.19	\$55.27	\$60.63	\$66.25	\$75.17	\$81.42
\$10,000	180	\$79.08	\$89.89	\$101.43	\$113.66	\$133.18	\$146.88
\$20,000	180	\$158.16	\$179.77	\$202.86	\$227.32	\$266.35	\$293.75
\$30,000	180	\$237.24	\$269.65	\$304.28	\$340.98	\$399.53	\$440.62
\$40,000	180	\$316.32	\$359.54	\$405.71	\$454.64	\$532.70	\$587.49
\$50,000	180	\$395.40	\$449.42	\$507.14	\$568.30	\$665.88	\$734.36
\$60,000	180	\$474.48	\$539.30	\$608.56	\$681.96	\$799.05	\$881.23
\$70,000	180	\$553.56	\$629.18	\$709.99	\$795.62	\$932.22	\$1,028.10
\$80,000	180	\$632.64	\$719.07	\$811.42	\$909.28	\$1,065.40	\$1,174.97
\$90,000	180	\$711.72	\$808.95	\$912.84	\$1,022.94	\$1,198.57	\$1,321.84
\$100,000	180	\$790.80	\$898.83	\$1,014.27	\$1,136.60	\$1,331.75	\$1,468.71

<sup>1</sup> Calculations above are based on standard principle and interest payments and do not include fees or repayment benefits. The chart and interest rates listed are not specific to any Wells Fargo loan product.

### Questions about your student loans or repayment?

Our student loan representatives are available to answer your questions from 8:00 a.m. to 10:00 p.m., Central Time, Monday-Friday, and 8:00 a.m. to noon on Saturdays. Just call 1-800-658-3567.

[wellsfargo.com/student](https://wellsfargo.com/student)  
**1-800-658-3567**