

LOAN REPAYMENT ESTIMATES: \$100K OR MORE

Standard Repayment Plan

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 interest						
LOAN AMOUNT 120 Payments	4.66% INTEREST RATE		6.21% INTEREST RATE		7.21% INTEREST RATE	
	Payment	Interest	Payment	Interest	Payment	Interest
\$100,000	\$1,044	\$25,294	\$1,121	\$34,494	\$1,172	\$40,632
\$110,000	\$1,149	\$27,823	\$1,233	\$37,943	\$1,289	\$44,696
\$120,000	\$1,253	\$30,352	\$1,345	\$41,392	\$1,406	\$48,759
\$130,000	\$1,357	\$32,822	\$1,457	\$44,842	\$1,524	\$52,822
\$140,000	\$1,462	\$35,411	\$1,569	\$48,291	\$1,641	\$56,855
\$150,000	\$1,566	\$37,941	\$1,681	\$51,740	\$1,758	\$60,949
\$160,000	\$1,671	\$40,470	\$1,793	\$55,190	\$1,875	\$65,012
\$170,000	\$1,775	\$42,999	\$1,905	\$58,639	\$1,992	\$69,075
\$180,000	\$1,879	\$45,529	\$2,017	\$62,088	\$2,109	\$73,138
\$190,000	\$1,984	\$48,058	\$2,129	\$65,538	\$2,227	\$77,202
\$200,000	\$2,088	\$50,587	\$2,242	\$68,987	\$2,344	\$81,265
\$210,000	\$2,193	\$53,117	\$2,354	\$72,437	\$2,461	\$85,328
\$220,000	\$2,297	\$55,646	\$2,466	\$75,886	\$2,578	\$89,391
\$230,000	\$2,401	\$58,175	\$2,578	\$79,335	\$2,695	\$93,455
\$240,000	\$2,506	\$60,705	\$2,690	\$82,785	\$2,813	\$97,518
\$250,000	\$2,610	\$63,234	\$2,802	\$86,234	\$2,930	\$101,581
\$260,000	\$2,715	\$65,764	\$2,914	\$89,683	\$3,047	\$105,644
\$270,000	\$2,819	\$68,293	\$3,026	\$93,133	\$3,164	\$109,708
\$280,000	\$2,924	\$70,822	\$3,138	\$96,582	\$3,281	\$113,771
\$290,000	\$3,028	\$73,352	\$3,250	\$100,031	\$3,399	\$117,834
\$300,000	\$3,132	\$75,881	\$3,362	\$103,481	\$3,516	\$121,897
\$310,000	\$3,237	\$78,410	\$3,474	\$106,930	\$3,633	\$125,960
\$320,000	\$3,341	\$80,940	\$3,586	\$110,380	\$3,750	\$130,024
\$330,000	\$3,446	\$83,469	\$3,699	\$113,829	\$3,867	\$134,087
\$340,000	\$3,550	\$85,999	\$3,811	\$117,278	\$3,985	\$138,150
\$350,000	\$3,654	\$88,528	\$3,923	\$120,728	\$4,102	\$142,213

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 7.21% interest rate would be \$140,632 (\$100,000 principal and \$40,632 interest).

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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 300 Payments	4.66% INTEREST RATE		6.21% INTEREST RATE		7.21% INTEREST RATE	
	Payment	Interest	Payment	Interest	Payment	Interest
\$100,000	\$565	\$69,486	\$657	\$97,160	\$720	\$116,070
\$110,000	\$621	\$76,434	\$723	\$106,876	\$792	\$127,677
\$120,000	\$678	\$83,383	\$789	\$116,592	\$864	\$139,283
\$130,000	\$734	\$90,332	\$854	\$126,308	\$936	\$150,890
\$140,000	\$791	\$97,280	\$920	\$136,024	\$1,008	\$162,497
\$150,000	\$847	\$104,229	\$986	\$145,740	\$1,080	\$174,104
\$160,000	\$904	\$111,177	\$1,052	\$155,456	\$1,152	\$185,711
\$170,000	\$960	\$118,126	\$1,117	\$165,171	\$1,224	\$197,318
\$180,000	\$1,017	\$125,075	\$1,183	\$174,887	\$1,296	\$208,925
\$190,000	\$1,073	\$132,023	\$1,249	\$184,603	\$1,368	\$220,532
\$200,000	\$1,130	\$138,972	\$1,314	\$194,319	\$1,440	\$232,139
\$210,000	\$1,186	\$145,920	\$1,380	\$204,035	\$1,512	\$243,746
\$220,000	\$1,243	\$152,869	\$1,446	\$213,751	\$1,585	\$255,353
\$230,000	\$1,299	\$159,818	\$1,512	\$223,467	\$1,657	\$266,960
\$240,000	\$1,356	\$166,766	\$1,577	\$233,183	\$1,729	\$278,567
\$250,000	\$1,412	\$173,715	\$1,643	\$242,899	\$1,801	\$290,174
\$260,000	\$1,469	\$180,663	\$1,709	\$252,615	\$1,873	\$301,781
\$270,000	\$1,525	\$187,612	\$1,774	\$262,331	\$1,945	\$313,388
\$280,000	\$1,582	\$194,561	\$1,840	\$272,047	\$2,017	\$324,995
\$290,000	\$1,638	\$201,509	\$1,906	\$281,763	\$2,089	\$336,602
\$300,000	\$1,695	\$208,458	\$1,972	\$291,479	\$2,161	\$348,209
\$310,000	\$1,751	\$215,406	\$2,037	\$301,195	\$2,233	\$359,816
\$320,000	\$1,808	\$222,355	\$2,103	\$310,911	\$2,305	\$371,423
\$330,000	\$1,864	\$229,303	\$2,169	\$320,627	\$2,377	\$383,030
\$340,000	\$1,921	\$236,252	\$2,234	\$330,343	\$2,449	\$394,636
\$350,000	\$1,977	\$243,201	\$2,300	\$340,059	\$2,521	\$406,243

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 7.21% interest rate would be \$216,070 (\$100,000 principal and \$116,070 interest).

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