

[Repayment Plans](#) » Repayment Estimator

1	✓	Average Loan Balances	<b>\$13,356</b> 3.900%
2	✓	Your Tax Filing Status	<b>Single</b>
3	✓	Your Income	<b>\$16,756</b>
4	✓	Your Estimated Payments	

When we estimate your payments for each repayment plan, we include only the loans that are eligible for that repayment plan. If some of your loans are not eligible for a repayment plan, the estimate for that repayment plan will not reflect the total amount that you will repay on all of your federal student loans.

Contact your loan servicer to further discuss which plan is right for you.

[Which loans are included?](#) ⓘ

[What assumptions do we make?](#) ⓘ



<b>Standard</b> 120 months	<b>\$135 /month</b> \$16,151 total
<b>Graduated</b> 120 months	<b>\$75 - \$226 /month</b> \$16,841 total

**Revised Pay As You Earn (REPAYE)**

300 months

**\$0 - \$191 /month**  
\$20,688 total

**Pay As You Earn (PAYE)**

240 months

**\$0 - \$123 /month**  
\$10,968 total

Repayment Period	Initial Monthly Payment	Final Monthly Payment	<u>Projected Loan Forgiveness</u> ⓘ	Total Amount Paid
240 months	\$0	\$123	\$12,800	\$10,968

[More Information](#) ⓘ

**Income-Based Repayment (IBR)**

300 months

**\$0 - \$135 /month**  
\$23,439 total

**IBR for New Borrowers**

240 months

**\$0 - \$123 /month**  
\$10,968 total

**Income-Contingent Repayment (ICR)**

277 months

**\$68 - \$84 /month**  
\$20,611 total

[Did You Know?](#) ⓘ


Next Steps

- > Complete a FAFSA®
- > Apply for Income Driven Repayment Plans
- > Apply for a Direct Consolidation Loan

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