



Tuesday
July 6, 1999

Part VI

**Department of
Education**

William D. Ford Federal District Loan
Program; Notice

DEPARTMENT OF EDUCATION

William D. Ford Federal Direct Loan Program

AGENCY: Department of Education.

ACTION: Notice of the annual updates to the income contingent repayment plan formula.

SUMMARY: The Secretary announces the annual updates to the income percentage factors for 1999. Under the William D. Ford Federal Direct Loan (Direct Loan) Program, borrowers may choose to repay their student loans under the income contingent repayment plan, which bases the repayment amount on the borrower's income and family size, loan amount, and interest rate. Each year, the formula for calculating a borrower's payment is adjusted to reflect changes due to inflation. This Notice contains updated sample income contingent repayment amounts for single and married or head-of-household borrowers at various income and debt levels. These updates are effective from July 1, 2000 to June 30, 2001.

FOR FURTHER INFORMATION CONTACT: Donald Watson, U.S. Department of Education, Room 3045, ROB-3, 400 Maryland Avenue, SW, Washington, DC 20202-5400. Telephone: (202) 708-8242. If you use a telecommunications device for the deaf (TDD) you may call the Federal Information relay Service (FIRS) at 1-800-877-8339.

Individuals with disabilities may obtain this document in an alternate format (e.g., Braille, large print, audiocassette or computer diskette) on request to the contact person listed in the preceding paragraph.

SUPPLEMENTARY INFORMATION: Direct Loan Program borrowers may choose to repay their Direct Loans under the income contingent repayment plan. The attachment to this Notice provides updates to four sources of information used to calculate the borrower's monthly payment amount: examples of how the calculation of the monthly ICR repayment amount is performed, the income percentage factors, the constant multiplier chart, and charts showing sample repayment amounts.

We have updated the income percentage factors to reflect changes based on inflation. We have revised the income percentage factor table by changing the dollar amounts of the incomes shown by a percentage equal to the estimated percentage change in the Consumer Price Index for all Urban Consumers from December 1998 to December 1999. Further, we provide examples of monthly repayment amount

calculations and two charts. The charts show sample repayment amounts for single, and married or head of household borrowers at various income and debt based on the updated income percentage factors.

The updated income percentage factors, at any given income, may cause a borrower's payments to be slightly lower than they were in prior years. This updated amount more accurately reflects the impact of inflation on a borrower's current ability to repay.

Electronic Access to This Document

You may review this document, as well as all other Department of Education documents published in the **Federal Register**, in text or Adobe Portable Document Format (PDF) on the Internet at the following sites:

<http://ocfo.ed.gov/fedreg.htm>
<http://www.ed.gov/news.html>

To use the PDF, you must have the Adobe Acrobat Reader Program with search, which is available free at either of the previous sites. If you have questions about using the PDF, call the U.S. Government Printing Office (GPO), toll free at 1-888-293-6498 or in the Washington, D.C., area at (202) 512-1530

Note: The official version of this document is the document published in the **Federal Register**. Free internet access to the official edition of the **Federal Register** and the Code of Federal Regulations is available on GPO access at: <http://www.access.gpo.gov/nara/index.html>

(Catalog of Federal Domestic Assistance Number 84.268 William D. Ford Federal Direct Loan Program)

(Program Authority: 20 U.S.C. 1087 et seq.)

Dated: June 30, 1999.

Greg Woods,
Chief, Operating Officer.

Attachment—Examples of the Calculations of Monthly Repayment Amounts

Example 1. This example assumes you are a single borrower with \$15,000 in Direct Loans, the interest rate being charged is 8.25 percent, and you have an adjusted gross income (AGI) of \$23,912.

Step 1: Determine your annual payments based on what you would pay over 12 years using standard amortization. To do this, multiply your principal balance by the constant multiplier for 8.25 percent interest (0.1315449). The constant multiplier is a factor used to calculate amortized payments at a given interest rate over a fixed period of time. (See the constant multiplier chart below to determine the constant multiplier you should use for the interest rate on your loan. If your exact interest rate is not listed, use the next highest for estimation purposes.)

- $0.1315449 \times \$15,000 = \$1,973.17$

Step 2: Multiply the result by the income percentage factor shown in the income

percentage factor table that corresponds to your income (if your income is not listed, you can calculate the applicable income percentage factor by following the instructions under the interpolation heading below):

- $80.33 \times \$1,973.18 \div 100 = \$1,585.06$

Step 3: Determine 20 percent of your discretionary income. Because you are a single borrower, subtract the poverty level for a family of one, as published in the **Federal Register** on March 18, 1999 (64 FR 13428), from your income and multiply the result by 20%:

- $\$23,912 - \$8,240 = \$15,672$
- $\$15,672 \times 0.20 = \$3,134.40$

Step 4: Compare the amount from step 2 with the amount from step 3. The lower of the two will be your annual payment amount. In this example, you will be paying the amount calculated under step 2. To determine your monthly repayment amount, divide the annual amount by 12.

- $\$1,585.06 \div 12 = \132.09

Example 2. In this example, you are married. You and your spouse have a combined AGI of \$30,035 and are repaying your loans jointly under the income contingent repayment plan. You have no children. You have a Direct Loan balance of \$10,000, and your spouse has a Direct Loan balance of \$15,000. Your interest rate is 8.25 percent.

Step 1: Add you and your spouse's Direct Loan balances together to determine your aggregate loan balance.

- $\$10,000 + \$15,000 = \$25,000$

Step 2: Determine the annual payment based on what you would pay over 12 years using standard amortization. To do this, multiply your aggregate principal balance by the constant multiplier for 8.25 percent interest (0.1315452). (See the constant multiplier chart to determine the constant multiplier you should use for the interest rate on your loan. If your exact interest rate is not listed, choose the next highest rate for estimation purposes.)

- $0.1315449 \times \$25,000 = \$3,288.62$

Step 3: Multiply the result by the income percentage factor shown in the income percentage factor table that corresponds to you and your spouse's income (if you and your spouse's aggregate income is not listed, you can calculate the applicable income percentage factor by following the instructions under the interpolation heading below):

- $87.61 \times \$3,288.63 \div 100 = \$2,881.17$

Step 4: Determine 20 percent of your aggregate income. To do this, subtract the poverty level for a family of 2, as published in the **Federal Register** on March 18, 1999 (64 FR 13428), from your aggregate income and multiply the result by 20 percent:

- $\$30,035 - \$11,060 = \$18,975$
- $\$18,975 \times 0.20 = \$3,795$

Step 5: Compare the amount from step 3 with the amount from step 4. The lower of the two will be your annual payment amount. You and your spouse's will be paying the amount calculated under step 3.

To determine your monthly repayment amount, divide the annual amount by 12.

- $\$2,881.17 \div 12 = \240.10

Interpolation: If your income does not appear on the income percentage factor table, you will have to calculate the income percentage factor through interpolation. For example, assume you are single and your income is \$30,000.

Step 1: Find the interval between the closest income listed that is less than your income of \$30,000 and the closest income listed that is greater than your income of \$30,000.

Step 2: Subtract these numbers (for this discussion, we will call the result the "income interval"):

- $\$30,035 - \$23,912 = \$6,123$

Step 3: Find the interval between the two income percentage factors that are given for these incomes (for this discussion, we will call the result, the "income percentage factor interval"):

- $88.77\% - 80.33\% = 8.44\%$

Step 4: Subtract the income shown on the chart that is immediately less than \$30,000 from your income of \$30,000:

- $\$30,000 - \$23,912 = \$6,088$

Step 5: Divide the result by the number representing the income interval:

- $\$6,088 \div \$6,123 = 0.9943$

Step 6: Multiply the result by the income percentage factor interval:

- $0.9943 \times 8.44\% = 8.39\%$

Step 7: Add the result to the lower income percentage factor used to calculate the income percentage factor interval for \$30,000 in income:

- $8.39\% + 80.33\% = 88.72\%$

The result is the income percentage factor that will be Used to calculate the monthly repayment amount under the Income contingent repayment plan.

BILLING CODE 40001-01-P

| Income Percentage Factors | | | |
|----------------------------------|-----------------|-----------------------------------|-----------------|
| (Based on Annual Income) | | | |
| Single | | Married/ Head of Household | |
| Income | % Factor | Income | % Factor |
| 7,851 | 55.00% | 7,851 | 50.52% |
| 10,803 | 57.79% | 12,389 | 56.68% |
| 13,901 | 60.57% | 14,765 | 59.56% |
| 17,070 | 66.23% | 19,302 | 67.79% |
| 20,096 | 71.89% | 23,912 | 75.22% |
| 23,912 | 80.33% | 30,035 | 87.61% |
| 30,035 | 88.77% | 37,668 | 100.00% |
| 37,669 | 100.00% | 45,304 | 100.00% |
| 45,304 | 100.00% | 56,757 | 109.40% |
| 54,450 | 111.80% | 75,842 | 125.00% |
| 69,721 | 123.50% | 102,563 | 140.60% |
| 98,747 | 141.20% | 143,439 | 150.00% |
| 113,223 | 150.00% | 234,390 | 200.00% |
| 201,670 | 200.00% | | |

CONSTANT MULTIPLIER CHART FOR 12-YEAR AMORTIZATION

| Interest Rate | Annual Constant Multiplier |
|----------------------|-----------------------------------|
| 7.00% | 0.1234057 |
| 7.25% | 0.1250107 |
| 7.46% | 0.1263678 |
| 7.50% | 0.1266272 |
| 7.75% | 0.1282550 |
| 8.00% | 0.1298943 |
| 8.25% | 0.1315449 |
| 8.38% | 0.1324076 |
| 8.50% | 0.1332067 |
| 8.75% | 0.1348796 |
| 9.00% | 0.1365637 |

Sample First-Year Monthly Repayment Amounts for a Single Borrower at various Income and Debt Levels

| Income | Initial Debt | | | | | | | | | | | | | | | | | | | | | | | | |
|----------|--------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------|
| | \$ 2,500 | \$ 5,000 | \$ 7,500 | \$ 10,000 | \$ 12,500 | \$ 15,000 | \$ 17,500 | \$ 20,000 | \$ 22,500 | \$ 25,000 | \$ 30,000 | \$ 35,000 | \$ 40,000 | \$ 45,000 | \$ 50,000 | \$ 55,000 | \$ 60,000 | \$ 65,000 | \$ 70,000 | \$ 75,000 | \$ 80,000 | \$ 85,000 | \$ 90,000 | \$ 100,000 | |
| \$ 1,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9,000 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 | 13 |
| 10,000 | 16 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 | 29 |
| 12,500 | 16 | 33 | 49 | 65 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 | 71 |
| 15,000 | 17 | 34 | 51 | 69 | 86 | 103 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 | 113 |
| 17,500 | 18 | 37 | 55 | 73 | 92 | 110 | 129 | 147 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 | 154 |
| 20,000 | 20 | 39 | 59 | 79 | 98 | 118 | 138 | 157 | 177 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 |
| 22,500 | 21 | 42 | 63 | 85 | 106 | 127 | 148 | 169 | 190 | 212 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 | 238 |
| 25,000 | 22 | 45 | 67 | 90 | 112 | 135 | 157 | 179 | 202 | 224 | 269 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 | 279 |
| 30,000 | 24 | 49 | 73 | 97 | 122 | 146 | 170 | 195 | 219 | 243 | 292 | 340 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 | 363 |
| 35,000 | 26 | 53 | 79 | 105 | 132 | 158 | 184 | 211 | 237 | 263 | 316 | 369 | 421 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 | 446 |
| 40,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 438 | 493 | 529 | 529 | 529 | 529 | 529 | 529 | 529 | 529 | 529 | 529 | 529 |
| 45,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 438 | 493 | 548 | 603 | 613 | 613 | 613 | 613 | 613 | 613 | 613 | 613 | 613 |
| 50,000 | 29 | 58 | 87 | 116 | 145 | 174 | 203 | 233 | 262 | 291 | 349 | 407 | 465 | 523 | 581 | 639 | 696 | 696 | 696 | 696 | 696 | 696 | 696 | 696 | 696 |
| 55,000 | 31 | 62 | 92 | 123 | 154 | 185 | 215 | 246 | 277 | 308 | 369 | 431 | 492 | 554 | 615 | 677 | 738 | 779 | 779 | 779 | 779 | 779 | 779 | 779 | 779 |
| 60,000 | 32 | 64 | 95 | 127 | 159 | 191 | 223 | 254 | 286 | 318 | 382 | 445 | 509 | 572 | 636 | 700 | 763 | 827 | 863 | 863 | 863 | 863 | 863 | 863 | 863 |
| 65,000 | 33 | 66 | 99 | 131 | 164 | 197 | 230 | 263 | 296 | 329 | 394 | 460 | 526 | 591 | 657 | 723 | 789 | 854 | 920 | 946 | 946 | 946 | 946 | 946 | 946 |
| 70,000 | 34 | 68 | 102 | 136 | 169 | 203 | 237 | 271 | 305 | 339 | 407 | 474 | 542 | 610 | 678 | 746 | 813 | 881 | 949 | 1017 | 1029 | 1029 | 1029 | 1029 | 1029 |
| 75,000 | 35 | 69 | 104 | 139 | 174 | 208 | 243 | 278 | 313 | 347 | 417 | 486 | 556 | 625 | 695 | 764 | 833 | 903 | 972 | 1042 | 1111 | 1111 | 1111 | 1111 | 1111 |
| 80,000 | 36 | 71 | 107 | 142 | 178 | 213 | 249 | 285 | 320 | 356 | 427 | 498 | 569 | 640 | 711 | 782 | 854 | 924 | 996 | 1067 | 1138 | 1196 | 1196 | 1196 | 1196 |
| 85,000 | 36 | 73 | 109 | 146 | 182 | 218 | 255 | 291 | 328 | 364 | 437 | 510 | 582 | 655 | 728 | 801 | 874 | 946 | 1019 | 1092 | 1165 | 1238 | 1279 | 1279 | 1279 |
| 90,000 | 37 | 74 | 112 | 149 | 186 | 223 | 261 | 298 | 335 | 372 | 447 | 521 | 596 | 670 | 745 | 819 | 894 | 968 | 1043 | 1117 | 1192 | 1266 | 1340 | 1363 | 1363 |
| 95,000 | 38 | 76 | 114 | 152 | 190 | 228 | 266 | 305 | 343 | 381 | 457 | 533 | 609 | 685 | 761 | 838 | 914 | 990 | 1066 | 1142 | 1218 | 1294 | 1371 | 1446 | 1446 |
| 100,000 | 39 | 78 | 117 | 156 | 195 | 233 | 272 | 311 | 350 | 389 | 467 | 545 | 622 | 700 | 778 | 856 | 934 | 1012 | 1089 | 1167 | 1245 | 1323 | 1401 | 1529 | 1529 |

Sample repayment amounts are based on an interest rate of 8.25%.

Sample First-Year Monthly Repayment Amounts for a Married or Head-of-household Borrower at various Income and Debt Levels

Family Size = 3

| Income | Initial Debt | | | | | | | | | | | | | | | | | | | | | | | | |
|----------|--------------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------|
| | \$ 2,500 | \$ 5,000 | \$ 7,500 | \$ 10,000 | \$ 12,500 | \$ 15,000 | \$ 17,500 | \$ 20,000 | \$ 22,500 | \$ 25,000 | \$ 30,000 | \$ 35,000 | \$ 40,000 | \$ 45,000 | \$ 50,000 | \$ 55,000 | \$ 60,000 | \$ 65,000 | \$ 70,000 | \$ 75,000 | \$ 80,000 | \$ 85,000 | \$ 90,000 | \$ 100,000 | |
| \$ 1,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 4,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 12,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15,000 | 16 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 | 19 |
| 17,500 | 18 | 35 | 57 | 76 | 94 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 | 102 |
| 20,000 | 19 | 38 | 57 | 76 | 94 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 |
| 22,500 | 20 | 40 | 60 | 80 | 100 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 | 120 |
| 25,000 | 21 | 42 | 64 | 85 | 106 | 127 | 149 | 170 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 | 185 |
| 30,000 | 24 | 48 | 72 | 96 | 120 | 144 | 168 | 192 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 | 216 |
| 35,000 | 26 | 52 | 79 | 105 | 131 | 157 | 184 | 210 | 236 | 262 | 315 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 | 352 |
| 40,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 | 435 |
| 45,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 438 | 493 | 519 | 519 | 519 | 519 | 519 | 519 | 519 | 519 | 519 | 519 | 519 |
| 50,000 | 28 | 57 | 85 | 114 | 142 | 171 | 199 | 228 | 256 | 285 | 342 | 398 | 455 | 512 | 569 | 602 | 602 | 602 | 602 | 602 | 602 | 602 | 602 | 602 | 602 |
| 55,000 | 30 | 59 | 89 | 118 | 148 | 178 | 207 | 237 | 266 | 296 | 355 | 414 | 473 | 533 | 592 | 651 | 685 | 685 | 685 | 685 | 685 | 685 | 685 | 685 | 685 |
| 60,000 | 31 | 61 | 92 | 123 | 154 | 184 | 215 | 246 | 276 | 307 | 368 | 430 | 491 | 553 | 614 | 676 | 737 | 769 | 769 | 769 | 769 | 769 | 769 | 769 | 769 |
| 65,000 | 32 | 64 | 95 | 127 | 159 | 191 | 223 | 255 | 286 | 318 | 382 | 446 | 509 | 573 | 637 | 700 | 764 | 828 | 852 | 852 | 852 | 852 | 852 | 852 | 852 |
| 70,000 | 33 | 66 | 99 | 132 | 165 | 198 | 231 | 264 | 297 | 329 | 395 | 461 | 527 | 593 | 659 | 725 | 791 | 857 | 923 | 935 | 935 | 935 | 935 | 935 | 935 |
| 75,000 | 34 | 68 | 102 | 136 | 170 | 204 | 238 | 273 | 307 | 341 | 409 | 477 | 545 | 613 | 681 | 749 | 818 | 886 | 954 | 1019 | 1019 | 1019 | 1019 | 1019 | 1019 |
| 80,000 | 35 | 70 | 105 | 140 | 175 | 210 | 244 | 279 | 314 | 349 | 419 | 489 | 559 | 629 | 698 | 768 | 838 | 908 | 978 | 1048 | 1102 | 1102 | 1102 | 1102 | 1102 |
| 85,000 | 36 | 71 | 107 | 143 | 179 | 214 | 250 | 286 | 322 | 357 | 429 | 500 | 572 | 643 | 714 | 786 | 857 | 929 | 1000 | 1072 | 1143 | 1185 | 1185 | 1185 | 1185 |
| 90,000 | 37 | 73 | 110 | 146 | 183 | 219 | 256 | 292 | 329 | 365 | 438 | 511 | 584 | 657 | 730 | 803 | 877 | 950 | 1023 | 1096 | 1169 | 1242 | 1269 | 1269 | 1269 |
| 95,000 | 37 | 75 | 112 | 149 | 187 | 224 | 261 | 299 | 336 | 373 | 448 | 523 | 597 | 672 | 746 | 821 | 896 | 970 | 1045 | 1120 | 1194 | 1269 | 1344 | 1344 | 1344 |
| 100,000 | 38 | 76 | 114 | 152 | 191 | 229 | 267 | 305 | 343 | 381 | 457 | 534 | 610 | 686 | 762 | 839 | 915 | 991 | 1067 | 1144 | 1220 | 1296 | 1372 | 1455 | 1455 |

Sample repayment amounts are based on an interest rate of 8.25%.