

**William D. Ford Federal Direct Loan Program  
Direct PLUS Loan Borrower's Rights and Responsibilities Statement**

**Repaying Your Loans<sup>1</sup>**

Initial Debt When You Enter Repayment	Standard		Graduated		Extended <sup>3</sup>	
	Per Month	Total	Per Month <sup>2</sup>	Total	Per Month	Total
\$2,500	50	3,042	25	3,746	Not Available	Not Available
\$5,000	60	7,248	42	7,694	Not Available	Not Available
\$7,500	91	10,872	63	11,543	Not Available	Not Available
\$10,000	121	14,496	84	15,388	Not Available	Not Available
\$15,000	181	21,744	127	23,083	Not Available	Not Available
\$20,000	242	28,992	169	30,778	Not Available	Not Available
\$25,000	302	36,240	211	38,472	Not Available	Not Available
\$30,000	362	43,488	253	46,166	Not Available	Not Available
\$35,000	423	50,736	295	53,859	268	80,346
\$40,000	483	57,984	338	61,554	306	91,824
\$45,000	544	65,232	380	69,248	344	103,302
\$50,000	604	72,480	422	76,942	383	114,781
\$55,000	664	79,708	464	84,636	421	126,259
\$60,000	725	86,976	507	92,330	459	137,737
\$65,000	785	94,224	549	100,023	497	149,215
\$70,000	846	101,472	591	107,718	536	160,693
\$75,000	906	108,720	633	115,413	574	172,171
\$80,000	966	115,968	675	123,107	612	183,649
\$90,000	1,087	130,464	760	138,496	689	206,605
\$100,000	1,208	144,960	844	153,882	765	229,561
\$110,000	1,329	159,456	929	169,270	842	252,517
\$120,000	1,450	173,952	1,013	184,661	918	275,473
\$130,000	1,570	188,448	1,097	200,047	995	298,429
\$140,000	1,691	202,944	1,182	215,435	1,071	321,385
\$150,000	1,812	217,440	1,266	230,824	1,148	344,342

<sup>1</sup> These are **estimated** payments calculated using the interest rate for Direct PLUS Loan borrowers, 7.9%.

<sup>2</sup> This is your **estimated** beginning payment, which may increase.

<sup>3</sup> You may choose the Extended Repayment Plan only if (1) you had no outstanding balance on a Direct Loan Program loan as of October 7, 1998 or on the date you obtained a Direct Loan Program loan after October 7, 1998, and (2) you have an outstanding balance on Direct Loan Program loans that exceeds \$30,000. Under the Extended Repayment Plan, you may choose to make fixed or graduated monthly payments. This example shows fixed monthly payments.