



UTAH HIGHER EDUCATION
ASSISTANCE AUTHORITY



UTAH SYSTEM OF
HIGHER EDUCATION

Building a Stronger State of Minds

Monthly Payment Estimator

For Federal Student Loans

Loan Balance	5.00%	6.00%	6.80%	7.00%	7.25%	7.90%	8.25%	8.50%	9.00%
\$1,000	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
1,500	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
2,000	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
2,625	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
3,500	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
4,000	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.67
4,500	50.00	50.00	51.79	52.25	52.83	54.36	55.19	55.79	57.00
5,500	58.34	61.06	63.29	63.86	64.57	66.44	67.46	68.19	69.67
7,500	79.55	83.27	86.31	87.08	88.05	90.60	91.99	92.99	95.01
8,500	90.16	94.37	97.82	98.69	99.79	102.68	104.25	105.39	107.67
10,000	106.07	111.02	115.08	116.11	117.40	120.80	122.65	123.99	126.68
12,500	132.58	138.78	143.85	145.14	146.75	151.00	153.32	154.98	158.34
15,000	159.10	166.53	172.62	174.16	176.10	181.20	183.98	185.98	190.01
18,500	196.22	205.39	212.90	214.80	217.19	223.48	226.91	229.37	234.35
20,000	212.13	222.04	230.16	232.22	234.80	241.60	245.31	247.97	253.35
25,000	265.16	277.55	287.70	290.27	293.50	302.00	306.63	309.96	316.69
30,000	318.20	333.06	345.24	348.33	352.20	362.40	367.96	371.96	380.03
40,000	424.26	444.08	460.32	464.43	469.60	483.20	490.61	495.94	506.70
50,000	530.33	555.10	575.40	580.54	587.01	604.00	613.26	619.93	633.38

Based on a 10 year repayment period with a minimum monthly payment of \$50.

Beginning Monthly Interest Charges

For Federal Unsubsidized Stafford and PLUS Loans

Loan Balance	5.00%	6.00%	6.80%	7.00%	7.25%	7.90%	8.25%	8.50%	9.00%
\$1,000	\$4.17	\$5.00	\$5.67	\$5.83	\$6.04	\$6.58	\$6.88	\$7.08	\$7.50
1,500	6.25	7.50	8.50	8.75	9.06	9.88	10.31	10.63	11.25
2,000	8.33	10.00	11.33	11.67	12.08	13.17	13.75	14.17	15.00
2,625	10.94	13.13	14.88	15.31	15.86	17.28	18.05	18.59	19.69
3,500	14.58	17.50	19.83	20.42	21.15	23.04	24.06	24.79	26.25
4,000	16.67	20.00	22.67	23.33	24.17	26.33	27.50	28.33	30.00
4,500	18.75	22.50	25.50	26.25	27.19	29.63	30.94	31.88	33.75
5,500	22.92	27.50	31.17	32.08	33.23	36.21	37.81	38.96	41.25
7,500	31.25	37.50	42.50	43.75	45.31	49.38	51.56	53.13	56.25
8,500	35.42	42.50	48.17	49.58	51.35	55.96	58.44	60.21	63.75
10,000	41.67	50.00	56.67	58.33	60.42	65.83	68.75	70.83	75.00
12,500	52.08	62.50	70.83	72.92	75.52	82.29	85.94	88.54	93.75
15,000	62.50	75.00	85.00	87.50	90.63	98.75	103.13	106.25	112.50
18,500	77.08	92.50	104.83	107.92	111.77	121.79	127.19	131.04	138.75
20,000	83.33	100.00	113.33	116.67	120.83	131.67	137.50	141.67	150.00
25,000	104.17	125.00	141.67	145.83	151.04	164.58	171.88	177.08	187.50
30,000	125.00	150.00	170.00	175.00	181.25	197.50	206.25	212.50	225.00
40,000	166.67	200.00	226.67	233.33	241.67	263.33	275.00	283.33	300.00
50,000	208.33	250.00	283.33	291.67	302.08	329.17	343.75	354.17	375.00