VIN Foundation Cost of Education and Repayment Estimate for Iowa State Veterinary Students

by Tony Bartels, DVM, MBA

tonyb@vin.com

800.846.0028 x192

	Sample Iowa State veterinary students borrowing COA								REPAYMENT SCENARIOS					
	and graduating in 2018 and an anonymous 2011 ISU non-resident graduate							Repayment assumptions: \$75,000 sta salary; 3.0% income increase per year, size = 1, Forgiveness tax rate 35°						
	Education Costs		Borrowed	In-School plus Grace Period Interest	Estimated Starting Repayment Balance	Wtd Avg Int Rate	Avg Monthly Interest Accrual		Std 25 yr	IBR	PAYE	REPAYE		
Sample 1	Resident, borrows C Tuition & fees Living expenses Total Costs	OA, 2019 grad \$ \$ \$	88,509 55,601 144,110	\$ 20,790	\$ 164,900	5.87%	\$ 806	\$ 218,409	yment Cost: \$ 314,851 Payment: \$ 1,050	\$ 338,394	timated Repaym \$ 227,717 Year Monthly Pay \$ 477	\$ 275,476		
Sample 2	Non-resident, borro Tuition & fees Living expenses Total Costs	\$ \$ \$ \$	182,250 55,619 237,868	\$ 37,020	\$ 274,888	6.17%	\$ 1,411	\$ 368,960	yment Cost: \$ 539,688 Payment: \$ 1,799	\$ 454,048	timated Repaym \$ 317,152 Year Monthly Pay \$ 477	\$ 347,653 ment:		
	Education Costs		Borrowed	Estimated Interest	Principal & Unpaid interest	Wtd Avg Int Rate	Avg Monthly Interest Accrual	Childo	TM Std 25 yr	on the way; a	sumptions:Marri AGI = \$105,000, rear, Forgivenes f 21 more years PAYE	3.0% income s tax rate 35%		
Anon 1	Non-resident, 2011 Vet school Non-vet school Total Costs	grad with prev \$ \$ \$	207,828 57,605 265,433	\$ 47,230	Principal \$ 312,663 unpaid interest \$ 38,834	6.12%	\$ 1,593	\$ 418,809	yment Cost: \$ 611,247 Payment: \$ 2,037	\$ 472,536	ed Reamining Re N/A Year Monthly Pay N/A	\$ 365,346		

Foundation

,	Studen	nt Loan Worksheet								As of Date:	8/14/2014
	Sample	e 1) Iowa State resident vet student borrowoing COA	A, graduating 2018						Grad	luation Date:	5/10/2018
	201	7-18 Tuition & Fees increase at 3.5% per year, living	expenses increase by 1.5% pe	r year			Summary	of all federal	student loa	ans and inter	est
		<u>infoundation.org</u>			\$ 144,110	\$ 144,110	5.87%	\$ 20,790			\$ 164,900
Dir	ect Loai	ns: Eligible for IBR/PAYE*/REPAYE; These shou	d represent a majority of you	r fe <mark>deral st</mark> ude	ent loans						Projected
				Loan				Projected			Starting
#	Term	Loan Type	Disb Date	Amount ("Awarded")	("Borrowed")	Current Principal	Interest Rate	Unpaid Interest	Loan Status	Repayment Start Date	Repayment Balance
_		Direct: Unsubsidized, Subsidized**, PLUS, Con-									
	1	Direct Stafford Unsubsidized	8/15/2014	\$ 16,865	\$ 16,865	\$ 16,865	6.21%	\$ 4,427	in-school	11/6/2018	
	2	Direct Stafford Unsubsidized	1/10/2015	16,865	16,865	16,865	6.21%	\$ 4,003	in-school	11/6/2018	\$ 42,160
	3	Direct Stafford Unsubsidized	8/15/2015	17,185	17,185	17,185	5.84%	\$ 3,240	in-school	11/6/2018	
	4	Direct Stafford Unsubsidized	1/10/2016	17,185	17,185	17,185	5.84%	\$ 2,833	in-school	11/6/2018	40,442
	5	Direct Stafford Unsubsidized	8/15/2016	13,275	13,275	13,275	5.60%	\$ 1,655	projected	11/6/2018	
	6	Direct Stafford Unsubsidized	1/10/2017	13,275	13,275	13,275	5.60%	\$ 1,354	projected	11/6/2018	43,934
	7	Direct Stafford Unsubsidized	5/15/2017	13,275	13,275	13,275	5.60%	\$ 1,099	projected	11/6/2018	
	8	Direct Stafford Unsubsidized	8/15/2017	18,092	18,092	18,092	5.88%	\$ 1,306	projected	11/6/2018	
	9	Direct Stafford Unsubsidized	1/10/2018		18,092	18,092	5.88%	\$ 874	projected	11/6/2018	38,364
	, ,	Direct Starror a Grisassianzea							projected	11/0/2010	ć 164.000
			Total Loan Amounts	\$ 144,110				\$ 20,790			\$ 164,900
		mily Education Loan (FFEL): Eligible for IBR, mu EL loans were made beginning July 1, 2010 so t				E* or REPAY	Æ				
				Loan Amount	Amount	Current		Accrued, Unpaid	Loan		Projected Starting Repayment
#	Term	Loan Type	Loan Date	("Awarded")	("Borrowed")	Principal	Rate	Interest	Status	Start Date	Balance
		FFEL: Stafford Unsubsidized, Subsidized**, PL	JS Graduate, Consolidated							I	
		- NA -									-
			Total Loan Amounts	\$ -	\$ -	\$ -		\$ -		\$ -	
*		To be eligible for PAYE, you cannot have an existing have at least one federal direct loan disbursed after the state of th	•	as of Oct 1, 20	07 and you musi	t also					
**		Subsidized Loans are no longer available to gradua		f you received s	subsidized loans	for					
		undergrad between July 1, 2012 and July 1, 2014,			period.						
		eral Loans: Eligible for IBR/PAYE*/REPAYE only loans administered through your school so you			int						
								A			Projected
				Loan Amount			Interest	Accrued, Unpaid	1	Repayment	Starting Repayment
#	Term	Loan Type	Loan Date	("Awarded")	("Borrowed")	Principal	Rate	Interest	Status	Start Date	Balance
		Federal Perkins						/	LIVI	1	
		- NA -									
		Health Professions Student Loan Program (HPS	SL, subsidized)	1							
		- NA -									
			Total Loan Amounts	\$ -	\$ -	\$ -	0.00%				\$ -
		s: Repayment option(s) will depend on loan type ng here that does not fall into the categories abo									
				Loan Amount			Interest	Accrued, Unpaid	Loan	Repayment	Projected Starting Repayment
#	Term	Loan Type	Loan Date		("Borrowed")		Rate	Interest	Status		Balance
		Private loans									
		- NA -									
ı			Total Loan Amounts								

Foundation

2 of 5

		nt Loan Worksheet	0040							As of Date:	
		e 2) Iowa State non-resident vet student borrowoing COA, graduatin								luation Date:	
	201	7-18 Tuition & Fees increase at 3.0% per year, living expenses incre	ease at 1.5% pe	er year			Summary	of all federal	student loa	ans and inter	est
D:		infoundation.org			\$ 237,868	\$ 237,868	6.17%	\$ 37,020			\$ 274,888
#		ns: Eligible for IBR/PAYE*/REPAYE; These should represent a r Loan Type		Loan Amount ("Awarded")			Interest Rate	Projected Unpaid Interest		Repayment Start Date	Projecte Startin Repaymer Balanc
		Direct: Unsubsidized, Subsidized**, PLUS, Consolidated						I	ı	ı	
	1	Direct Unsubsidized	8/15/2014	\$ 20,250	\$ 20,250	\$ 20,250	6.21%	\$ 5,316	in-school	11/6/2018	\$ 50,622
	2	Direct Unsubsidized	1/10/2015	20,250	20,250	20,250	6.21%	4,806	in-school	11/6/2018	
	1	Direct Grad PLUS	8/15/2014	8,995	8,995	8,995	7.21%	2,742	in-school	11/6/2018	23,21
	2	Direct Grad PLUS	1/10/2015	8,995	8,995	8,995	7.21%	2,479	in-school	11/6/2018	
	3	Direct Unsubsidized	8/15/2015	20,250	20,250	20,250	5.84%	3,817	in-school	11/6/2018	47,65
	4	Direct Unsubsidized	1/10/2016	20,250	20,250	20,250	5.84%	3,338	in-school	11/6/2018	
	3	Direct Grad PLUS	8/15/2015	9,710	9,710	9,710	6.84%	2,144	in-school	11/6/2018	23,43
	4	Direct Grad PLUS	1/10/2016	9,710	9,710	9,710	6.84%	1,875	in-school	11/6/2018	
	5	Direct Unsubsidized	8/15/2016	15,722	15,722	15,722	5.60%	1,960	projected	11/6/2018	
	6	Direct Unsubsidized	1/10/2017	15,722	15,722	15,722	5.60%	1,603	projected	11/6/2018	52,03
	7	Direct Unsubsidized	5/15/2017	15,722	15,722	15,722	5.60%	1,302	projected	11/6/2018	
	5	Direct Grad PLUS	8/15/2016	6,257	6,257	6,257	6.60%	919	projected	11/6/2018	
	6	Direct Grad PLUS	1/10/2017	6,257	6,257	6,257	6.60%	752	projected	11/6/2018	21,05
	7	Direct Grad PLUS	5/15/2017	6,257	6,257	6,257	6.60%	611	projected	11/6/2018	
	8	Direct Unsubsidized	8/15/2017	20,250	20,250	20,250	5.88%	1,461	projected	11/6/2018	42,94
	9	Direct Unsubsidized	1/10/2018	20,250	20,250	20,250	5.88%	979	projected	11/6/2018	, i
	8	Direct Grad PLUS	8/15/2017	6,510	6,510	6,510	6.88%	550	projected	11/6/2018	13,93
	9	Direct Grad PLUS	1/10/2018	6,510	6,510	6,510	6.88%	368	projected	11/6/2018	
		Total Loan	Amounts	\$ 237,868	\$ 237,868	\$ 237,868	6.17%	\$ 37,020			\$ 274,888
Fed	eral Fa	mily Education Loan (FFEL): Eligible for IBR, must be consolid	ated into a Dir	ect Loan to be	eligible for PA	YE* or REPA	YE				
No I	DOWN EE	EL loans were made beginning July 1, 2010 so these would be	"older loans"								
				Loan Amount	Disbursed Amount	Current		Accrued, Unpaid		Repayment	Startin Repaymer
#		Loan Type	Loan Date	Loan Amount	Disbursed		Interest Rate	,	Loan Status		Startin Repaymer
#		Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C	Loan Date	Loan Amount	Disbursed Amount	Current		Unpaid			Startin Repaymer
#		Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA -	Loan Date	Loan Amount ("Awarded")	Disbursed Amount ("Borrowed")	Current		Unpaid Interest		Start Date	Startir Repayme
#		Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan	Loan Date onsolidated Amounts	Loan Amount ("Awarded")	Disbursed Amount ("Borrowed")	Current Principal		Unpaid			Startir Repayme
*		FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as of	Loan Date onsolidated Amounts It loan balance a	Loan Amount ("Awarded") \$ - as of Oct 1, 200	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans	Current Principal \$ -		Unpaid Interest		Start Date	Startir Repayme
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized***, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studenthave at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumulate a Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated	Loan Date onsolidated Amounts at loan balance a of July 1, 2012. late interest dur	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period.	Current Principal \$ -		Unpaid Interest		Start Date	Startir Repayme
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumu	Loan Date onsolidated Amounts at loan balance a of July 1, 2012. late interest dur	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period.	Current Principal \$ -		Unpaid Interest		Start Date	Startir Repayme Baland
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized***, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studenthave at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumulate a Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated	Loan Date onsolidated Amounts It loan balance a If July 1, 2012. late interest dui into a Direct I in your online	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also		Unpaid Interest \$ - Accrued, Unpaid		\$ -	Projects Startir Repayme Baland
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized***, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumulate a Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them	Loan Date onsolidated Amounts It loan balance a If July 1, 2012. late interest dui into a Direct I in your online	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan student accord Loan Amount	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also	Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startin Repaymei
	Term	FFEL: Stafford Unsubsidized, Subsidized***, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumulate a Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type	Loan Date onsolidated Amounts It loan balance a If July 1, 2012. late interest dui into a Direct I in your online	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan student accord Loan Amount	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also	Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startir Repayme Balance
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumulate all Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins	Loan Date onsolidated Amounts It loan balance a If July 1, 2012. late interest dui into a Direct I in your online	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan student accord Loan Amount	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also	Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startir Repayme Balance
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumu aral Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA -	Loan Date onsolidated Amounts It loan balance a If July 1, 2012. late interest dui into a Direct I in your online	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan student accord Loan Amount	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also	Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startir Repayme Balance
	Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumularal Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized)	Loan Date consolidated Amounts It loan balance a If July 1, 2012. Iate interest dui into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace oan student accord Loan Amount	Disbursed Amount ("Borrowed") \$ - 27 and you must subsidized loans period. Unt Disbursed Amount	\$ - also	Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startin Repaymer
#	Term Term Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumu eral Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA - Total Loan: Total Loan:	Loan Date consolidated Amounts It loan balance a If July 1, 2012. Iate interest dui into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ring your grace oan student accor Loan Amount ("Awarded")	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. unt Disbursed Amount ("Borrowed")	\$ - also s for Current Principal	Interest Rate	Unpaid Interest \$ - Accrued, Unpaid	Status	\$ -	Projecte Startin Repaymer Balance
#	Term Term Term	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as cundergrad between July 1, 2012 and July 1, 2014, you will accumularal Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA -	Loan Date consolidated Amounts It loan balance a If July 1, 2012. Iate interest dui into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received fing your grace oan student accor Loan Amount ("Awarded") \$ -	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. unt Disbursed Amount ("Borrowed") \$ -	\$ - also Current Principal \$ - also Current Principal	Interest Rate	Unpaid Interest \$ - Accrued, Unpaid Interest	Loan	\$ - Repayment Start Date	Projecte Startir Repayme Balance Projecte Startir Repayme Balance
#	Term Term Term Term er loan	FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumu eral Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA - Total Loan: Repayment option(s) will depend on loan type ng here that does not fall into the categories above.	Loan Date Onsolidated Amounts It loan balance a of July 1, 2012. late interest dur into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace coan student accor Loan Amount ("Awarded") \$ -	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. Disbursed Amount ("Borrowed") \$ -	\$ - also Current Principal \$ - arrange Current Principal \$ -	Interest Rate	\$ - Accrued, Unpaid Interest Accrued, Unpaid Interest	Loan	\$ - Repayment Start Date	Projecte Startin Repaymer Balance
#	Term Term Term Term er loan	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumulated Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA - Total Loan. S: Repayment option(s) will depend on loan type ng here that does not fall into the categories above.	Loan Date consolidated Amounts It loan balance a If July 1, 2012. Iate interest dui into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace coan student accor Loan Amount ("Awarded") \$ -	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. unt Disbursed Amount ("Borrowed") \$ -	\$ - also Current Principal \$ - also Current Principal	Interest Rate	Unpaid Interest \$ - Accrued, Unpaid Interest	Loan	\$ - Repayment Start Date	Projecte Startin Repaymer Balance
#	Term Term Term Term er loan	FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal studen have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumu eral Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA - Total Loan: Repayment option(s) will depend on loan type ng here that does not fall into the categories above.	Loan Date Onsolidated Amounts It loan balance a of July 1, 2012. late interest dur into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace coan student accor Loan Amount ("Awarded") \$ -	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. Disbursed Amount ("Borrowed") \$ -	\$ - also Current Principal \$ - arrange Current Principal \$ -	Interest Rate	\$ - Accrued, Unpaid Interest Accrued, Unpaid Interest	Loan	\$ - Repayment Start Date	Projecte Startin Repaymer Balanc
#	Term Term Term Term er loan	Loan Type FFEL: Stafford Unsubsidized, Subsidized**, PLUS Graduate, C - NA - Total Loan. To be eligible for PAYE, you cannot have an existing federal student have at least one federal direct loan disbursed after Oct 1, 2012. Subsidized Loans are no longer available to graduate students as a undergrad between July 1, 2012 and July 1, 2014, you will accumu aral Loans: Eligible for IBR/PAYE*/REPAYE only if consolidated loans administered through your school so you may find them Loan Type Federal Perkins - NA - Health Professions Student Loan Program (HPSL, subsidized) - NA - Total Loan. S: Repayment option(s) will depend on loan type ng here that does not fall into the categories above. Loan Type Private loans	Loan Date Amounts It loan balance a of July 1, 2012. late interest dur into a Direct L in your online Loan Date	Loan Amount ("Awarded") \$ - as of Oct 1, 200 If you received ing your grace coan student accor Loan Amount ("Awarded") \$ -	Disbursed Amount ("Borrowed") \$ - 07 and you must subsidized loans period. Disbursed Amount ("Borrowed") \$ -	\$ - also Current Principal \$ - arrange Current Principal \$ -	Interest Rate	\$ - Accrued, Unpaid Interest Accrued, Unpaid Interest	Loan	\$ - Repayment Start Date	\$ - Projecte Startin

Foundation

3 of 5

	1) Anonymous example of ISU grad (2011) usi	ing income-driven repa	ayment						Grad	duation Date:	5/6/
Illustrates loan types, loan dates, consolidation, unpaid interest and repayment options							Summary o	f all federal s	student loar	ns and interes	st
	vinfoundation.org				\$ 638,371	\$ 312,663	6.12%	\$ 38,834		\$ 905	\$ 1
t Loa	ns: Eligible for IBR/PAYE*/REPAYE; These	should represent a n	najority of your	federal studer	t loans						
				Loan	Disbursed			Accrued,	1	NSLDS	Mo
Term	Loan Type		Loan Date	Amount ("Awarded")	Amount ("Borrowed")	Current Principal	Interest Rate	Unpaid Interest	1	Monthly Payment	Int Ac
	Direct: Unsubsidized, Subsidized**, PLUS	, Consolidated									
	DIRECT CONSOLIDATED UNSUBSIDIZED	vet school	12/13/2011	\$ 247,115	\$ 258,765	\$ 247,115	6.12%	\$ 36,525	IBR	\$ 715	\$:
	DIRECT CONSOLIDATED SUBSIDIZED	vet school	12/13/2011	\$ 82,505	\$ 82,505	\$ 65,548	6.12%	\$ 2,309	IBR	\$ 190	\$
	DIRECT STAFFORD UNSUBSIDIZED	vet school	1/5/2011		\$ 16,379	\$ -	6.80%	\$ -	Consol	-	
	DIRECT PLUS GRADUATE	vet school	8/31/2010		\$ 9,605	\$ -	7.90%	\$ -	Consol	-	
	DIRECT STAFFORD UNSUBSIDIZED	vet school	8/31/2010		\$ 16,933	\$ -	6.80%	\$ -	Consol	_	
	DIRECT STAFFORD SUBSIDIZED	vet school	5/7/2010		\$ 3,131	\$ -	6.80%	\$ -	Consol	-	
	DIRECT STAFFORD UNSUBSIDIZED	vet school	5/7/2010		\$ 9,790		6.80%	\$ -	Consol	_	
	DIRECT PLUS GRADUATE	vet school	8/27/2009		\$ 9,710	\$ -	7.90%	\$ -	Consol	_	
	DIRECT STAFFORD UNSUBSIDIZED	vet school	8/14/2009		\$ 32,000	\$ -	6.80%	\$ -	Consol	_	
	DIRECT STAFFORD SUBSIDIZED	vet school	8/14/2009		\$ 8,500	\$ -	6.80%	\$ -	Consol	_	
	DIRECT PLUS GRADUATE	vet school	4/21/2009		\$ 945	\$ -	7.90%	\$ -	Consol	_	
	DIRECT PLUS GRADUATE	vet school	10/28/2008		\$ 7,125	\$ -	7.90%	\$ -	Consol	_	
	DIRECT STAFFORD UNSUBSIDIZED	vet school	8/15/2008		\$ 32,000	\$ -	6.80%	\$ -	Consol	_	
	DIRECT STAFFORD SUBSIDIZED	vet school	8/15/2008		\$ 8,500	\$ -	6.80%	\$ -	Consol		
	DIRECT STAFFORD UNSUBSIDIZED	vet school	4/1/2008		\$ 2,000	\$ -	6.80%	\$ -	Consol	_	
	DIRECT STAFFORD SUBSIDIZED	vet school	8/20/2007	\$ 8,500	\$ 8,500	\$ -	6.80%	\$ -	Consol		
	DIRECT PLUS GRADUATE	vet school	8/20/2007	\$ 12,710	\$ 12,710	\$ -	7.90%	\$ -	Consol	_	
	DIRECT STAFFORD UNSUBSIDIZED			J 12,710	7 12,710	, -	7.5070	Ų -	COHSOI		
		vet school	8/20/2007	30,000	30,000	_	6.80%		Consol	_	
	nmily Education Loan (FFEL): Eligible for IB		ted into a Direc		-	\$ 312,663 * or REPAYE	6.80% 6.12%	\$ 38,834	Consol	\$ 905	\$ 1
ew FF	umily Education Loan (FFEL): Eligible for IB FEL loans were made beginning July 1, 2010	Total Loan	Amounts ted into a Direc 'older loans" if y	\$ 537,448 t Loan to be elyou have them Loan Amount	\$ 549,098 igible for PAYE . Disbursed	\$ 312,663 * or REPAYE	6.12%	\$ 38,834 Accrued, Unpaid	Loan	\$ 905 NSLDS Monthly	Me
w FF	imily Education Loan (FFEL): Eligible for IB FEL loans were made beginning July 1, 2010 Loan Type	Total Loan R, must be consolida 0 so these would be '	Amounts ted into a Direc 'older loans" if y	\$ 537,448 t Loan to be elyou have them Loan Amount	\$ 549,098 igible for PAYE	\$ 312,663 * or REPAYE	6.12%	\$ 38,834 Accrued,	Loan	\$ 905	Me
ew FF	amily Education Loan (FFEL): Eligible for IB FEL loans were made beginning July 1, 2010 Loan Type FFEL: Stafford Unsubsidized, Subsidized	Total Loan R, must be consolida D so these would be ' *, PLUS Graduate, Co	ted into a Directolder loans" if y Loan Date	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded")	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed")	\$ 312,663 * or REPAYE Current Principal	6.12% Interest Rate	\$ 38,834 Accrued, Unpaid Interest	Loan Status	\$ 905 NSLDS Monthly Payment	M-In
w FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized*	Total Loan R, must be consolida D so these would be *, PLUS Graduate, Consolvet school	Loan Date onsolidated 4/27/2007	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded")	\$ 549,098 igible for PAYE . Disbursed Amount ("Borrowed")	\$ 312,663 * or REPAYE Current Principal	6.12% Interest Rate 6.80%	\$ 38,834 Accrued, Unpaid Interest	Loan Status Consol	\$ 905 NSLDS Monthly Payment	Me
w FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD SUBSIDIZED	Total Loan R, must be consolida D so these would be ' *, PLUS Graduate, Conon-vet school non-vet school	Loan Date onsolidated 4/27/2007	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500	\$ 312,663 * or REPAYE Current Principal \$	6.12% Interest Rate 6.80%	Accrued, Unpaid Interest	Loan Status Consol Consol	\$ 905 NSLDS Monthly Payment	M-In
w FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED	Total Loan R, must be consolida D so these would be ' *, PLUS Graduate, Connon-vet school non-vet school	Loan Date Onsolidated 4/27/2007 6/27/2006	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ -	6.12% Interest Rate 6.80% 6.80%	\$ 38,834 Accrued, Unpaid Interest	Loan Status Consol Consol	\$ 905 NSLDS Monthly Payment \$ -	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED FFEL: Consolidated	Total Loan R, must be consolida D so these would be ' *, PLUS Graduate, Co non-vet school non-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005	\$ 537,448 It Loan to be elegon have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ -	6.12% Interest Rate 6.80% 6.80% 2.88%	\$ 38,834 Accrued, Unpaid Interest \$ - \$ - \$ - \$ - \$ -	Loan Status Consol Consol Consol	\$ 905 NSLDS Monthly Payment \$ -	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized STAFFORD UNSUBSIDIZED	*, PLUS Graduate, Conon-vet school non-vet school non-vet school non-vet school non-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360	\$ 312,663 * or REPAYE Current Principal \$ - \$ -	6.12% Interest Rate 6.80% 6.80% 6.80% 2.88% variable	Accrued, Unpaid Interest	Loan Status Consol Consol Consol Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED FFEL: Consolidated	Total Loan R, must be consolida D so these would be ' *, PLUS Graduate, Co non-vet school non-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668	\$ 312,663 * or REPAYE Current Principal \$ - \$ -	6.12% Interest Rate 6.80% 6.80% 6.80% 2.88% variable variable	\$ 38,834 Accrued, Unpaid Interest \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	Loan Status Consol Consol Consol	S SUBSTRACT STATE OF THE STATE	M-In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED	*, PLUS Graduate, Conon-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500	\$ 312,663 * or REPAYE Current Principal \$ -	6.12% Interest Rate 6.80% 6.80% 6.80% 2.88% variable	\$ 38,834 Accrued, Unpaid Interest \$ -	Consol Consol Consol Consol Consol Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED	*, PLUS Graduate, Conon-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741	\$ 312,663 * or REPAYE Current Principal \$ -	6.12% Interest Rate 6.80% 6.80% 6.80% 2.88% variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Consol Consol Consol Consol Consol Consol Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED	*, PLUS Graduate, Connon-vet school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004 7/20/2004	\$ 537,448 t Loan to be elevou have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 6.80% variable variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ -	Loan Status Consol Consol Consol Consol Consol Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED	*, PLUS Graduate, Connon-vet school non-vet school	Loan Date Onsolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 6/15/2005 7/20/2004 7/20/2004	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 5,760 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 6.80% variable variable variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Loan Status Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED	*, PLUS Graduate, Concorded to so these would be ' *, PLUS Graduate, Concorded to so these would be ' *, PLUS Graduate, Concorded to so these would be ' *, PLUS Graduate, Concorded to so these would be ' non-vet school	Loan Date Onsolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004 7/20/2004 8/25/2003	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 2.88% variable variable variable variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Consol	S SUBSTRACT STATE OF THE STATE	M-In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED	*, PLUS Graduate, Concord school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004 7/20/2004 8/25/2003 8/25/2003	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,000	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,000	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 6.80% variable variable variable variable variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Consol	S SUBSTRACT STATE OF THE STATE	M-In
w FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED	*, PLUS Graduate, Consolidation of these would be to the	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004 7/20/2004 8/25/2003 8/25/2003	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,500	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 8,500 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,500	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 2.88% variable variable variable variable variable variable variable variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Consol	S SUBSTRACT STATE OF THE STATE	Me In
ew FF	Loan Type FFEL: Stafford Unsubsidized, Subsidized* STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD SUBSIDIZED STAFFORD UNSUBSIDIZED STAFFORD SUBSIDIZED	*, PLUS Graduate, Concord school non-vet school	Loan Date consolidated 4/27/2007 4/27/2006 11/8/2005 6/15/2005 7/20/2004 7/20/2004 7/20/2004 8/25/2003 8/25/2003 9/6/2002	\$ 537,448 t Loan to be el you have them Loan Amount ("Awarded") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,500 969	\$ 549,098 igible for PAYE Disbursed Amount ("Borrowed") \$ 500 \$ 8,500 \$ 31,668 \$ 2,360 \$ 3,741 \$ 5,000 \$ 1,759 \$ 5,500 \$ 5,500 969	\$ 312,663 * or REPAYE Current Principal \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$ - \$	6.12% Interest Rate 6.80% 6.80% 6.80% variable	\$ 38,834 Accrued, Unpaid Interest \$ \$ \$ \$ \$ \$ \$ \$	Consol	S SUBSTRACT STATE OF THE STATE	Me In Ad

Foundation

Subsidized Loans are no longer available to graduate students as of July 1, 2012. If you received subsidized loans for undergrad between July 1, 2012 and July 1, 2014, you will accumulate interest during your grace period.

	Studer	nt Loan Worksheet									As of Date:	1/31/2016
	Anon 1	1) Anonymous example of ISU grad (2	2011) using income-driven repay						Grad	uation Date:	5/6/2011	
	Illustra	tes loan types, loan dates, consolidati			S	Summary o	f all federal st	tudent loan	s and interes	t		
	www.v	infoundation.org			A 4	\$ 638,371	\$ 312,663	6.12%	\$ 38,834		\$ 905	\$ 1,594
Oth		eral Loans: Eligible for IBR/PAYE*/F	REPAYE only if consolidated in	to a Direct Lo	an	7 000,011	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		7 22,221		,	,,,,,,,
The	ese are	loans administered through your se	chool so you may find them in	your online st	udent account							
#	Term	Loan Type		Loan Date	Loan Amount ("Awarded")	Disbursed Amount ("Borrowed")	Current Principal	Interest Rate	Accrued, Unpaid Interest	Loan Status	(NSLDS) Monthly Payment	Avg Monthly Interest Accrual
		Federal Perkins										
		FEDERAL PERKINS	non-vet school	10/2/1996	795	795	-	5.00%	-	Pd in full	-	-
		Health Professions Student Loan	Program (HPSL, subsidized)			1 ()				•	•	
		- NA -				10						
			Total Loan A	Amounts	\$ 795	\$ 795	\$ -	0.00%				\$ -
		s: Repayment option(s) will depend ng here that does not fall into the c	**									
#	Term	Loan Type		Loan Date	Loan Amount ("Awarded")	Disbursed Amount ("Borrowed")	Current Principal	Interest Rate	Accrued, Unpaid Interest	Loan Status	Monthly Payment	Avg Monthly Interest Accrual
		Private loans										
		- NA -					\$ -					
			Total Loan A	Amounts			\$ -					

