

## Income Percentage Factors (Based on Annual Income)

Single		Married and Head of Household	
Income	% Factor	Income	% Factor
7,470	55.40%	10,030	54.95%
9,752	57.79%	11,183	56.68%
10,000	58.03%	13,328	59.56%
12,548	60.57%	15,000	62.92%
15,000	65.42%	17,424	67.79%
15,409	66.23%	20,000	72.39%
18,139	71.89%	21,585	75.22%
20,000	76.44%	25,000	82.87%
21,585	80.33%	27,112	87.61%
25,000	85.55%	30,000	92.80%
27,112	88.77%	34,003	100.00%
30,000	93.48%	35,000	100.00%
34,003	100.00%	40,000	100.00%
35,000	100.00%	40,895	100.00%
40,000	100.00%	50,000	108.28%
40,895	100.00%	51,233	109.40%
49,152	111.80%	60,000	117.34%
50,000	112.52%	68,462	125.00%
60,000	121.01%	70,000	125.99%
62,935	123.50%	80,000	132.46%
70,000	128.27%	90,000	138.93%
80,000	135.03%	92,583	140.60%
89,137	141.20%	100,000	142.49%
90,000	141.78%	129,481	150.00%
100,000	148.52%	150,000	162.50%
102,205	150.00%	200,000	192.95%
150,000	179.93%	211,581	200.00%
182,045	200.00%		

### CONSTANT MULTIPLIER CHART FOR 12-YEAR AMORTIZATION

Interest Rate	7.00%	7.25%	7.43%	7.50%	7.75%	8.00%	8.25%	8.38%	8.50%	8.75%	9.00%
Annual Constant Multiplier	0.1234056	0.1250112	0.126174	0.1266276	0.1282548	0.129894	0.1315452	0.132408	0.1332072	0.13468	0.1365836

**Income Contingent Repayment Plan  
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	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
9,000	16	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26	26
10,000	16	32	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42	42
12,500	17	33	50	66	83	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84	84
15,000	18	36	54	72	90	108	125	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126	126
17,500	19	39	58	77	97	116	135	155	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167	167
20,000	21	42	63	84	105	126	147	168	189	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209	209
22,500	22	45	67	90	112	134	157	179	202	224	251	251	251	251	251	251	251	251	251	251	251	251	251	251	251
25,000	23	47	70	94	117	141	164	188	211	234	281	292	292	292	292	292	292	292	292	292	292	292	292	292	292
30,000	26	51	77	102	128	154	179	205	231	256	307	359	376	376	376	376	376	376	376	376	376	376	376	376	376
35,000	27	55	82	110	137	164	192	219	247	274	329	384	438	459	459	459	459	459	459	459	459	459	459	459	459
40,000	27	55	82	110	137	164	192	219	247	274	329	384	438	493	542	542	542	542	542	542	542	542	542	542	542
45,000	29	58	87	116	145	174	203	232	261	290	348	406	464	522	580	628	628	628	628	628	628	628	628	628	628
50,000	31	62	93	123	154	185	216	247	278	308	370	432	493	555	617	678	709	709	709	709	709	709	709	709	709
55,000	32	64	96	128	160	192	224	256	288	320	384	448	512	576	640	704	768	792	792	792	792	792	792	792	792
60,000	33	66	99	133	166	199	232	265	298	332	398	464	531	597	663	730	796	862	876	876	876	876	876	876	876
65,000	34	68	103	137	171	205	240	274	308	342	411	479	548	616	685	753	821	890	958	958	958	958	958	958	958
70,000	35	70	105	141	176	211	246	281	316	352	422	492	562	633	703	773	844	914	984	1,042	1,042	1,042	1,042	1,042	1,042
75,000	36	72	108	144	180	216	253	289	325	361	433	505	577	649	722	794	866	938	1,010	1,082	1,126	1,126	1,126	1,126	1,126
80,000	37	74	111	148	185	222	259	296	333	370	444	518	592	666	740	814	888	962	1,036	1,110	1,184	1,209	1,209	1,209	1,209
85,000	38	76	114	152	190	228	266	303	341	379	455	531	607	683	759	834	910	986	1,062	1,138	1,214	1,280	1,292	1,292	1,292
90,000	39	78	117	155	194	233	272	311	350	389	466	544	622	699	777	855	933	1,010	1,088	1,166	1,243	1,321	1,376	1,376	1,376
95,000	40	80	119	159	199	239	278	318	358	398	477	557	636	716	796	875	955	1,034	1,114	1,193	1,273	1,352	1,432	1,459	1,459
100,000	41	81	122	163	204	244	285	326	366	407	488	570	651	733	814	895	977	1,058	1,140	1,221	1,302	1,384	1,465	1,465	1,465

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

**Income Contingent Repayment Plan  
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
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
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
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
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
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
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
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
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
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
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
15,000	17	34	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
17,500	19	37	56	74	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
20,000	20	40	60	79	99	119	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124	124
22,500	21	42	64	85	106	127	148	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165	165
25,000	23	45	68	91	114	136	159	182	204	207	207	207	207	207	207	207	207	207	207	207	207	207	207	207
30,000	25	51	76	102	127	153	178	203	229	254	290	290	290	290	290	290	290	290	290	290	290	290	290	290
35,000	27	55	82	110	137	164	192	219	247	274	329	374	374	374	374	374	374	374	374	374	374	374	374	374
40,000	27	55	82	110	137	164	192	219	247	274	329	384	438	457	457	457	457	457	457	457	457	457	457	457
45,000	28	57	85	114	142	171	199	227	258	284	341	388	455	512	540	540	540	540	540	540	540	540	540	540
50,000	30	59	89	119	148	178	208	237	267	297	356	415	475	534	563	563	563	563	563	563	563	563	563	563
55,000	31	62	93	124	155	185	216	247	278	309	371	433	495	556	618	680	680	680	680	680	680	680	680	680
60,000	32	64	96	128	161	193	225	257	289	322	386	450	515	579	643	707	772	790	790	790	790	790	790	790
65,000	33	67	100	134	167	200	234	267	301	334	401	468	534	601	668	735	802	868	874	874	874	874	874	874
70,000	35	69	104	138	173	207	242	276	311	345	414	483	552	622	691	760	828	898	967	992	1,040	1,040	1,040	1,040
75,000	35	71	106	142	177	212	248	283	319	354	425	496	567	637	708	779	850	921	992	1,040	1,040	1,040	1,040	1,040
80,000	36	73	109	145	182	218	254	290	327	363	436	508	581	653	726	799	871	944	1,016	1,089	1,124	1,124	1,124	1,124
85,000	37	74	112	149	188	223	260	298	335	372	446	521	595	669	744	818	893	967	1,041	1,116	1,190	1,207	1,207	1,207
90,000	38	76	114	152	190	228	267	305	343	381	457	533	609	685	761	838	914	990	1,066	1,142	1,218	1,290	1,290	1,290
95,000	38	77	116	155	194	232	271	310	348	387	464	542	619	697	774	851	928	1,006	1,084	1,161	1,238	1,316	1,374	1,374
100,000	39	78	117	156	195	234	273	312	351	390	469	547	625	703	781	859	937	1,015	1,093	1,171	1,250	1,328	1,406	1,457

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