

**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	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
9,000	16	31	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
10,000	16	32	48	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
12,500	17	33	50	66	83	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
15,000	18	36	54	72	90	108	126	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132
17,500	19	39	58	77	97	116	135	155	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174
20,000	21	42	63	84	105	126	147	168	189	210	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
22,500	22	45	67	90	112	134	157	179	202	224	257	257	257	257	257	257	257	257	257	257	257	257	257	257	257
25,000	23	47	70	94	117	141	164	188	211	234	281	299	299	299	299	299	299	299	299	299	299	299	299	299	299
30,000	26	51	77	102	128	154	179	205	231	256	307	359	382	382	382	382	382	382	382	382	382	382	382	382	382
35,000	27	55	82	110	137	164	192	219	247	274	329	384	438	465	465	465	465	465	465	465	465	465	465	465	465
40,000	27	55	82	110	137	164	192	219	247	274	329	384	438	483	548	549	549	549	549	549	549	549	549	549	549
45,000	29	58	87	116	145	174	203	232	261	290	348	406	464	522	580	632	632	632	632	632	632	632	632	632	632
50,000	31	62	93	123	154	185	216	247	278	308	370	432	493	555	617	678	715	715	715	715	715	715	715	715	715
55,000	32	64	96	128	160	192	224	256	288	320	384	448	512	576	640	704	768	799	799	799	799	799	799	799	799
60,000	33	66	99	133	166	199	232	265	298	332	398	464	531	597	663	730	796	862	882	882	882	882	882	882	882
65,000	34	68	103	137	171	205	240	274	308	342	411	479	548	618	685	753	821	890	958	965	965	965	965	965	965
70,000	35	70	105	141	176	211	246	281	316	352	422	492	562	633	703	773	844	914	984	1,049	1,049	1,049	1,049	1,049	1,049
75,000	36	72	108	144	180	216	253	289	325	361	433	505	577	649	722	794	866	938	1,010	1,082	1,132	1,132	1,132	1,132	1,132
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	1,215	1,215	1,215	1,215
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	1,290	1,299	1,299	1,299
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	1,382	1,382	1,382
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	1,465	1,465
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 Head of Household 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	14	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15
9,000	15	29	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
10,000	15	30	45	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49	49
12,500	16	32	48	64	80	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90	90
15,000	17	34	52	69	86	103	121	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132
17,500	19	37	56	74	93	112	130	149	168	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174	174
20,000	20	40	60	79	99	119	139	159	179	198	215	215	215	215	215	215	215	215	215	215	215	215	215	215	215
22,500	21	42	64	85	106	127	148	169	191	212	254	257	257	257	257	257	257	257	257	257	257	257	257	257	257
25,000	23	45	68	91	114	136	159	182	204	227	273	299	299	299	299	299	299	299	299	299	299	299	299	299	299
30,000	25	51	76	102	127	153	178	203	229	254	305	356	382	382	382	382	382	382	382	382	382	382	382	382	382
35,000	27	55	82	110	137	164	192	219	247	274	329	384	438	465	465	465	465	465	465	465	465	465	465	465	465
40,000	27	55	82	110	137	164	192	219	247	274	329	384	438	465	465	465	465	465	465	465	465	465	465	465	465
45,000	28	57	85	114	142	171	199	227	256	284	341	398	455	512	569	625	632	632	632	632	632	632	632	632	632
50,000	30	59	89	119	148	178	208	237	267	297	356	415	475	534	593	653	712	715	715	715	715	715	715	715	715
55,000	31	62	93	124	155	185	216	247	278	309	371	433	495	556	618	680	742	799	799	799	799	799	799	799	799
60,000	32	64	96	129	161	193	225	257	289	322	386	450	515	578	643	707	772	836	882	882	882	882	882	882	882
65,000	33	67	100	134	167	200	234	267	301	334	401	468	534	601	668	735	802	868	935	965	965	965	965	965	965
70,000	35	69	104	138	173	207	242	276	311	345	414	483	552	622	691	760	829	898	967	1,036	1,049	1,049	1,049	1,049	1,049
75,000	35	71	106	142	177	212	248	283	319	354	425	496	567	637	708	779	850	921	992	1,062	1,132	1,132	1,132	1,132	1,132
80,000	36	73	109	145	182	218	254	290	327	363	436	508	581	653	726	799	871	944	1,016	1,089	1,162	1,215	1,215	1,215	1,215
85,000	37	74	112	149	186	223	260	298	335	372	446	521	595	669	744	818	893	967	1,041	1,116	1,190	1,264	1,299	1,299	1,299
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	1,295	1,371	1,382	1,382
95,000	39	77	116	155	194	232	271	310	348	387	464	542	619	697	774	851	929	1,006	1,084	1,161	1,238	1,316	1,393	1,465	1,465
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	1,549	1,549

Sample repayment amounts are based on an interest rate of 6.25%.

**Income Contingent Repayment Plan
Sample First-year Monthly Repayment Amounts for a Married 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	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8
10,000	14	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25	25
12,500	15	31	46	62	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
15,000	16	32	49	65	81	97	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108	108
17,500	17	34	51	68	85	102	119	136	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150
20,000	18	36	53	71	89	107	125	142	160	178	191	191	191	191	191	191	191	191	191	191	191	191	191	191	191
22,500	19	37	56	74	93	112	130	149	167	186	223	233	233	233	233	233	233	233	233	233	233	233	233	233	233
25,000	20	40	59	79	99	119	139	159	178	198	238	275	275	275	275	275	275	275	275	275	275	275	275	275	275
30,000	23	45	68	91	113	136	159	181	204	227	272	317	358	358	358	358	358	358	358	358	358	358	358	358	358
35,000	25	49	74	99	123	148	173	198	222	247	296	346	395	441	441	441	441	441	441	441	441	441	441	441	441
40,000	27	53	80	106	133	159	186	212	239	265	319	372	425	478	525	525	525	525	525	525	525	525	525	525	525
45,000	27	55	82	110	137	164	192	219	247	274	329	384	438	493	548	603	608	608	608	608	608	608	608	608	608
50,000	27	55	82	110	137	164	192	219	247	274	329	384	438	493	548	603	608	608	608	608	608	608	608	608	608
55,000	28	56	84	112	140	168	196	224	252	280	336	392	448	504	560	616	672	728	775	775	775	775	775	775	775
60,000	29	59	88	117	147	176	205	234	264	293	352	410	469	527	586	645	703	762	820	858	858	858	858	858	858
65,000	31	61	92	122	153	184	214	245	275	306	367	428	489	551	612	673	734	795	857	918	941	941	941	941	941
70,000	32	63	95	127	159	190	222	254	286	317	381	444	508	571	634	698	761	825	888	952	1,015	1,025	1,025	1,025	1,025
75,000	32	65	97	129	162	194	227	259	291	324	388	453	518	582	647	712	777	841	906	971	1,036	1,100	1,108	1,108	1,108
80,000	33	66	99	132	165	198	231	264	297	330	396	462	528	594	660	726	792	858	924	990	1,056	1,122	1,188	1,191	1,191
85,000	34	67	101	135	168	202	235	269	303	336	404	471	538	605	673	740	807	874	942	1,009	1,076	1,143	1,211	1,275	1,275
90,000	34	69	103	137	171	206	240	274	308	343	411	480	548	617	685	754	822	891	959	1,028	1,097	1,165	1,234	1,358	1,358
95,000	35	70	105	140	174	209	244	279	314	349	419	488	558	628	698	767	837	907	977	1,047	1,116	1,186	1,256	1,395	1,395
100,000	35	71	106	141	176	212	247	282	318	353	423	494	564	635	706	776	847	917	988	1,058	1,129	1,199	1,270	1,411	1,411

Sample repayment amounts are based on an interest rate of 6.25%.