

**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 |
| 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 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 9,000 | 16 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 | 21 |
| 10,000 | 16 | 32 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 | 38 |
| 12,500 | 16 | 33 | 49 | 66 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 | 79 |
| 15,000 | 18 | 35 | 53 | 71 | 88 | 106 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 | 121 |
| 17,500 | 19 | 38 | 57 | 76 | 95 | 114 | 133 | 152 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 | 163 |
| 20,000 | 21 | 41 | 62 | 82 | 103 | 123 | 144 | 165 | 185 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 |
| 22,500 | 22 | 44 | 66 | 89 | 111 | 133 | 155 | 177 | 199 | 221 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 | 246 |
| 25,000 | 23 | 46 | 69 | 93 | 116 | 139 | 162 | 185 | 208 | 231 | 278 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 | 288 |
| 30,000 | 25 | 50 | 76 | 101 | 126 | 151 | 177 | 202 | 227 | 252 | 303 | 353 | 371 | 371 | 371 | 371 | 371 | 371 | 371 | 371 | 371 | 371 | 371 | 371 |
| 35,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 438 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 |
| 40,000 | 27 | 55 | 82 | 110 | 137 | 164 | 192 | 219 | 247 | 274 | 329 | 384 | 438 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 | 454 |
| 45,000 | 29 | 57 | 86 | 114 | 143 | 171 | 200 | 228 | 257 | 285 | 342 | 399 | 456 | 513 | 570 | 621 | 621 | 621 | 621 | 621 | 621 | 621 | 621 | 621 |
| 50,000 | 30 | 61 | 91 | 122 | 152 | 182 | 213 | 243 | 274 | 304 | 365 | 426 | 487 | 547 | 608 | 669 | 704 | 704 | 704 | 704 | 704 | 704 | 704 | 704 |
| 55,000 | 32 | 63 | 95 | 127 | 158 | 190 | 221 | 253 | 285 | 316 | 380 | 443 | 506 | 569 | 633 | 696 | 759 | 788 | 788 | 788 | 788 | 788 | 788 | 788 |
| 60,000 | 33 | 66 | 98 | 131 | 164 | 197 | 229 | 262 | 295 | 328 | 393 | 459 | 524 | 590 | 655 | 721 | 786 | 852 | 871 | 871 | 871 | 871 | 871 | 871 |
| 65,000 | 34 | 68 | 102 | 136 | 169 | 203 | 237 | 271 | 305 | 339 | 407 | 474 | 542 | 610 | 678 | 745 | 813 | 881 | 949 | 954 | 954 | 954 | 954 | 954 |
| 70,000 | 35 | 70 | 104 | 139 | 174 | 209 | 243 | 278 | 313 | 348 | 417 | 487 | 557 | 626 | 696 | 765 | 835 | 904 | 974 | 1,038 | 1,038 | 1,038 | 1,038 | 1,038 |
| 75,000 | 36 | 71 | 107 | 143 | 178 | 214 | 250 | 285 | 321 | 357 | 428 | 500 | 571 | 642 | 714 | 785 | 856 | 928 | 998 | 1,071 | 1,121 | 1,121 | 1,121 | 1,121 |
| 80,000 | 37 | 73 | 110 | 146 | 183 | 220 | 256 | 293 | 329 | 366 | 439 | 512 | 585 | 659 | 732 | 805 | 878 | 951 | 1,024 | 1,098 | 1,171 | 1,204 | 1,204 | 1,204 |
| 85,000 | 37 | 75 | 112 | 150 | 187 | 225 | 262 | 300 | 337 | 375 | 450 | 525 | 600 | 675 | 750 | 825 | 900 | 975 | 1,050 | 1,125 | 1,199 | 1,274 | 1,288 | 1,288 |
| 90,000 | 38 | 77 | 115 | 154 | 192 | 230 | 269 | 307 | 345 | 384 | 461 | 537 | 614 | 691 | 768 | 844 | 921 | 998 | 1,075 | 1,151 | 1,228 | 1,305 | 1,371 | 1,371 |
| 95,000 | 39 | 79 | 118 | 157 | 196 | 236 | 275 | 314 | 354 | 393 | 471 | 550 | 628 | 707 | 786 | 864 | 943 | 1,021 | 1,100 | 1,178 | 1,257 | 1,336 | 1,414 | 1,454 |
| 100,000 | 40 | 80 | 121 | 161 | 201 | 241 | 281 | 321 | 362 | 402 | 482 | 562 | 643 | 723 | 804 | 884 | 964 | 1,045 | 1,125 | 1,205 | 1,286 | 1,366 | 1,446 | 1,538 |

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