



Use our repayment comparison calculator to quickly calculate estimated monthly payment amounts under several repayment plans.

Whether you're just thinking about taking out a **federal student loan** or you've already received one, it's important to know just how much you will repay.

How much will you repay when it's time to pay back your federal student loan?

Simply enter the required information and calculate your estimated payment and repayment summary details for your loan under each plan. Be careful to enter the correct information for all your loans. For example, if you have a **subsidized loan** with an **interest rate** of 3.4% and an **unsubsidized loan** with an interest rate of 6.8%, you must do a separate calculation for each loan.

The [National Student Loan Data System \(NSLDS®\)](#) provides information such as the type(s) of loans you have taken out, outstanding **principal** and interest, the total amount of all your loans, and who your **loan servicer** is. You will need your [Federal Student Aid PIN](#) to sign in to NSLDS.

NSLDS has information about only your federal student loans—private loans are not included.

Note: We have a separate [Income-Contingent Repayment Plan \(ICR\) calculator](#) and an [Income-Based Repayment Plan \(IBR\) calculator](#), so you'll need to use those calculators to get repayment estimates for repaying your loan under those plans.

Interest Rate:	6.80%
Loan Amount:	25000

Standard repayment 120 months at a payment of \$287.70 for a total of \$34524.10. [Details](#)

Extended Repayment is only available for loan amounts greater than \$30,000

Graduated repayment 120 months at a payment of \$197.54 for a total of \$36388.89.

Glossary

Federal Student Loan

Money you borrow from the federal government to help pay for your education. You must repay your loan with interest.

Subsidized Loan

A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. For Direct Subsidized Loans fi...

Interest Rate

The percentage at which interest is calculated on your loan(s).

Unsubsidized Loan

A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues througho...

[Details](#)

Graduated repayment calculator detail

With the graduated plan your payments start out low and increase every two years. The length of your repayment period will be up to ten years. Your monthly payment will never be less than the amount of interest that accrues between payments. Although your monthly payment will gradually increase, no single payment under this plan will be more than three times greater than any other payment.

Repayment Summary

Period (years)	Monthly Payment
1 - 2	\$197.54
3 - 4	\$240.16
5 - 6	\$291.98
7 - 8	\$354.97
9	\$431.55
Totals	
Months in Repayment	120
Total Interest Payment	\$11388.89
Total Loan Payment	\$36388.89

[Principal](#)

The total sum of money borrowed plus any interest that has been capitalized.

[Loan Servicer](#)

A company that collects payments on a loan, responds to customer service inquiries, and performs other administrative tasks associated with maintaining a loan on behalf of a lender. If you're...