

Federal Consolidation Loan
Estimated Monthly Payment and Total Cost of Loan
Based on Total Amount Consolidated and Repayment Term

| Total Amount Consolidated | Repayment Term | | | | | | | | | | | |
|---------------------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|-----------------|------------|
| | 10 years | | 12 years | | 15 years | | 20 years | | 25 years | | 30 years | |
| | Monthly Payment | Total Paid | Monthly Payment | Total Paid | Monthly Payment | Total Paid | Monthly Payment | Total Paid | Monthly Payment | Total Paid | Monthly Payment | Total Paid |
| \$7,500 | \$72 | \$8,639 | \$62 | \$8,877 | N/A* | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| \$10,000 | \$96 | \$11,518 | \$82 | \$11,836 | \$68 | \$12,323 | N/A | N/A | N/A | N/A | N/A | N/A |
| \$20,000 | \$192 | \$23,036 | \$164 | \$23,672 | \$137 | \$24,645 | \$110 | \$26,321 | N/A | N/A | N/A | N/A |
| \$30,000 | \$288 | \$34,555 | \$247 | \$35,508 | \$205 | \$36,968 | \$165 | \$39,482 | N/A | N/A | N/A | N/A |
| \$40,000 | \$384 | \$46,073 | \$329 | \$47,343 | \$274 | \$49,290 | \$219 | \$52,643 | \$187 | \$56,128 | N/A | N/A |
| \$50,000 | \$480 | \$57,591 | \$411 | \$59,179 | \$342 | \$61,613 | \$274 | \$65,803 | \$234 | \$70,160 | N/A | N/A |
| \$60,000 | \$576 | \$69,109 | \$493 | \$71,015 | \$411 | \$73,935 | \$329 | \$78,964 | \$281 | \$84,192 | \$249 | \$89,617 |
| \$70,000 | \$672 | \$80,627 | \$575 | \$82,851 | \$479 | \$86,258 | \$384 | \$92,125 | \$327 | \$98,224 | \$290 | \$104,553 |
| \$80,000 | \$768 | \$92,145 | \$658 | \$94,687 | \$548 | \$98,580 | \$439 | \$105,285 | \$374 | \$112,256 | \$332 | \$119,489 |
| \$90,000 | \$864 | \$103,664 | \$740 | \$106,523 | \$616 | \$110,903 | \$494 | \$118,446 | \$421 | \$126,289 | \$373 | \$134,425 |
| \$100,000 | \$960 | \$115,182 | \$822 | \$118,358 | \$685 | \$123,225 | \$548 | \$131,607 | \$468 | \$140,321 | \$415 | \$149,361 |
| \$110,000 | \$1,056 | \$126,700 | \$904 | \$130,194 | \$753 | \$135,548 | \$603 | \$144,767 | \$515 | \$154,353 | \$456 | \$164,297 |
| \$120,000 | \$1,152 | \$138,218 | \$986 | \$142,030 | \$822 | \$147,871 | \$658 | \$157,928 | \$561 | \$168,385 | \$498 | \$179,234 |
| \$130,000 | \$1,248 | \$149,736 | \$1,069 | \$153,866 | \$890 | \$160,193 | \$713 | \$171,089 | \$608 | \$182,417 | \$539 | \$194,170 |

Please note: The longer the repayment term you choose, the lower your monthly payment, but the higher your total amount paid. All calculations based on a fixed interest rate of 2.875% on a Federal Consolidation Loan with standard repayment and no payment incentives. This interest rate is based on the current in-school interest rate as of July 1, 2004 and is effective until June 30, 2005. Amounts will differ if interest rate is changed. The total amount paid on your loan also will decrease if you receive any payment incentives. Access Group currently offers a 1.0% interest rate reduction after you make your first 36 payments on-time and a 0.25% interest rate reduction for automatic debit of your loan payment. Restrictions apply. For more information, visit www.federalconsolidation.org/discounts.

*N/A: This term is not available assuming total amount consolidated equals total student loan debt. Maximum repayment term is based on amount of total student loan debt.

