

2005-2006 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	\$79	\$9,436	\$68	\$9,854	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
\$10,000	\$105	\$12,582	\$91	\$13,139	\$78	\$14,001	N/A	N/A	N/A	N/A	N/A	N/A
\$20,000	\$210	\$25,163	\$182	\$26,277	\$156	\$28,002	\$129	\$31,019	N/A	N/A	N/A	N/A
\$30,000	\$315	\$37,745	\$274	\$39,416	\$233	\$42,003	\$194	\$46,528	N/A	N/A	N/A	N/A
\$40,000	\$419	\$50,327	\$365	\$52,554	\$311	\$56,004	\$258	\$62,037	\$228	\$68,414	N/A	N/A
\$50,000	\$524	\$62,909	\$456	\$65,693	\$389	\$70,005	\$323	\$77,547	\$285	\$85,518	N/A	N/A
\$60,000	\$629	\$75,490	\$547	\$78,831	\$467	\$84,006	\$388	\$93,056	\$342	\$102,621	\$313	\$112,676
\$70,000	\$734	\$88,072	\$639	\$91,970	\$544	\$98,007	\$452	\$108,556	\$399	\$119,725	\$365	\$131,455
\$80,000	\$839	\$100,654	\$730	\$105,108	\$622	\$112,008	\$517	\$124,075	\$456	\$136,828	\$417	\$150,234
\$90,000	\$944	\$113,236	\$821	\$118,247	\$700	\$126,009	\$582	\$139,584	\$513	\$153,932	\$469	\$169,014
\$100,000	\$1,048	\$125,817	\$912	\$131,385	\$778	\$140,010	\$646	\$155,094	\$570	\$171,035	\$522	\$187,793
\$110,000	\$1,153	\$138,399	\$1,004	\$144,524	\$856	\$154,011	\$711	\$170,603	\$627	\$188,139	\$574	\$206,572
\$120,000	\$1,258	\$150,981	\$1,095	\$157,663	\$933	\$168,012	\$775	\$186,112	\$684	\$205,242	\$626	\$225,352
\$130,000	\$1,363	\$163,562	\$1,186	\$170,801	\$1,011	\$182,013	\$840	\$201,622	\$741	\$222,346	\$678	\$244,131

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 4.750% 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, 2005 and is effective until June 30, 2006. 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.

