

Income Driven Repayment (IDR) Sample Payments compared to Standard Repayment Plan

Sample Initial Monthly Payments for RePAYE and PAYE Plans				
Household AGI	Household Size = 1	Household Size = 2	Household Size = 3	Household Size = 4
\$0	\$0	\$0	\$0	\$0
\$19,140	\$0	\$0	\$0	\$0
\$50,000	\$257	\$201	\$145	\$89
\$60,000	\$341	\$285	\$229	\$173
\$70,000	\$424	\$368	\$312	\$256
\$80,000	\$507	\$451	\$395	\$339
\$90,000	\$591	\$535	\$479	\$423
\$100,000	\$674	\$618	\$562	\$506
\$125,000	\$882	\$826	\$770	\$714
\$150,000	\$1,091	\$1,035	\$979	\$923
\$175,000	\$1,299	\$1,243	\$1,187	\$1,131
\$200,000	\$1,507	\$1,451	\$1,395	\$1,339
\$250,000	\$1,924	\$1,868	\$1,812	\$1,756
\$300,000	\$2,341	\$2,285	\$2,229	\$2,173
\$350,000	\$2,757	\$2,701	\$2,645	\$2,589
\$400,000	\$3,174	\$3,118	\$3,062	\$3,006

Standard Repayment Calculation				
Loan Debt	Average 5.75%	Average 6%	Average 6.5%	Average 7%
\$50,000	\$550	\$555	\$570	\$580
\$75,000	\$825	\$835	\$850	\$870
\$100,000	\$1,100	\$1,110	\$1,135	\$1,160
\$125,000	\$1,370	\$1,390	\$1,420	\$1,450
\$150,000	\$1,650	\$1,665	\$1,705	\$1,740
\$175,000	\$1,920	\$1,945	\$1,990	\$2,030
\$200,000	\$2,195	\$2,220	\$2,270	\$2,320
\$250,000	\$2,745	\$2,775	\$2,840	\$2,905
\$300,000	\$3,295	\$3,330	\$3,410	\$3,485
\$350,000	\$3,840	\$3,885	\$3,975	\$4,065
\$400,000	\$4,390	\$4,440	\$4,540	\$4,645
\$500,000	\$5,490	\$5,550	\$5,680	\$5,805



NOTES:

Monthly payment estimates based on 2020 federal poverty guidelines for 48 contiguous states.
 Average interest rate can be reduced 0.25% by signing up for auto-debit payments with servicer.
 Standard calculations rounded to nearest five dollars per month.