



Student Loan Worksheet

Fill in your own loan details to project your starting repayment balance

www.vinfoundation.org

View your federal student loan data history at NSLDS.ED.GOV

As of Date: _____

Graduation Date: _____

Projected interest and Capitalization

Summary of all loans and interest

Direct Loans: Eligible for IBR, PAYE* and REPAYE; These should represent a majority of your federal student loans

#	Term	Loan Type	Loan Disbursement Date	Borrowed Loan Amounts	Interest Rate	Accumulated Interest	Loan Status	Approx Repayment Start Date =grad date + 6 months	Projected interest	Projected Starting Repayment Balance	Monthly Interest Accrual
		Direct Stafford Unsubsidized									
1											
2											
3											
4											
5											
6											
7											
8											
9											
		Direct Stafford Subsidized**									
		Direct Grad PLUS									
1											
2											
3											
4											
5											
6											
7											
8											
9											
Total Loan Amounts											

* To be eligible for PAYE, you cannot have an existing federal student loan balance as of Oct 1, 2007 and you must also have at least one federal direct loan disbursed after Oct 1, 2012.

** Subsidized Loans are no longer available to graduate students as of July 1, 2012. If you received subsidized loans for undergrad between July 1, 2012 and July 1, 2014, you will accumulate interest during your grace period.

Other Federal Loans: Eligible for IBR/PAYE* only if consolidated into a Direct Loan
 These are loans administered through your school so you may find them in your online student account i.e. "RamWeb" at CSU

Projected interest and Capitalization

#	Loan Type	Loan Date	Loan Amount	Interest Rate	Accumulated Interest	Loan Status	Repayment Start Date	Projected interest	Projected Starting Repayment Balance	Monthly Interest Accrual
	Federal Perkins			5%						
	Health Professions Student Loan (HPSL) Program			5%						
Total Loan Amounts								\$ -	\$ -	\$ -



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Federal Family Education Loan (FFEL): Eligible for IBR, must be consolidated into a Direct Consolidation Loan to be eligible for PAYE* or REPAYE. No new FFEL loans were made beginning July 1, 2010 so these would be "older loans" if you have them.

#	Loan Type	Loan Date	Loan Amount	Interest Rate	Accumulated Interest	Loan Status	Repayment Start Date	Projected interest and Capitalization		
								Projected interest	Projected Starting Repayment Balance	Monthly Interest Accrual
	Unsubsidized Stafford									
	Stafford (subsidized)**									
	PLUS									
	FFEL Consolidated									
Total Loan Amounts								\$ -	\$ -	\$ -

Other loans: repayment option(s) will depend on loan type
 List anything here that does not fall into the categories above. These will likely require a different plan/analysis based on the type

Projected interest and Capitalization

#	Loan Type	Loan Date	Loan Amount	Interest Rate	Accumulated Interest	Loan Status	Repayment Start Date	Projected interest and Capitalization		
								Projected interest	Projected Starting Repayment Balance	Monthly Interest Accrual
	Private loans									
	Other loans...									
Total Loan Amounts								\$ -	\$ -	\$ -

