

Four-year Undergraduate						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$16,141.40		\$16,141.40			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$16,141.40		\$17,826.63		\$1,685.23	10%
Term (years)	10		10			
Payment (annual)	\$2,034.92		\$2,247.37		\$212.45	10%
Total amount repaid	\$20,349.19		\$22,473.73		\$2,124.54	10%
Interest (includes origination fee):	\$6,065.09		\$6,332.33		\$267.24	4%
Paid by government	1,685.23		0.00		(1,685.23)	-100%
Paid by borrower	4,379.86		6,332.33		1,952.47	45%
Five-year Undergraduate						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$20,746.70		\$20,746.70			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$20,746.70		\$23,355.16		\$2,608.46	13%
Term (years)	10		10			
Payment (annual)	\$2,615.50		\$2,944.35		\$328.84	13%
Total amount repaid	\$26,155.02		\$29,443.45		\$3,288.44	13%
Interest (includes origination fee):	\$8,237.93		\$8,696.75		\$458.82	6%
Paid by government	2,608.46		0.00		(2,608.46)	-100%
Paid by borrower	5,629.48		8,696.75		3,067.28	54%
Four-year Undergraduate, One-year Graduate Student						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$16,141.40		\$16,141.40			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$16,141.40		\$18,544.92		\$2,403.52	15%
Term (years)	10		10			
Payment (annual)	\$2,034.92		\$2,337.93		\$303.01	15%
Total amount repaid	\$20,349.19		\$23,379.27		\$3,030.08	15%
Interest (includes origination fee):	\$6,783.38		\$7,237.87		\$454.49	7%
Paid by government	2,403.52		0.00		(2,403.52)	-100%
Paid by borrower	4,379.86		7,237.87		2,858.01	65%

Four-year Undergraduate, Two-year Graduate Student						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$16,141.40		\$16,141.40			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$16,141.40		\$19,263.21		\$3,121.81	19%
Term (years)	10		10			
Payment (annual)	\$2,034.92		\$2,428.48		\$393.56	19%
Total amount repaid	\$20,349.19		\$24,284.81		\$3,935.62	19%
Interest (includes origination fee):	\$7,501.67		\$8,178.04		\$676.37	9%
Paid by government	3,121.81		0.00		(3,121.81)	-100%
Paid by borrower	4,379.86		8,178.04		3,798.18	87%
Four-year Undergraduate, Three-year Graduate Student						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$16,141.40		\$16,141.40			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$16,141.40		\$19,981.51		\$3,840.11	24%
Term (years)	10		10			
Payment (annual)	\$2,034.92		\$2,519.03		\$484.12	24%
Total amount repaid	\$20,349.19		\$25,190.35		\$4,841.16	24%
Interest (includes origination fee):	\$8,219.96		\$9,048.95		\$828.98	10%
Paid by government	3,840.11		0.00		(3,840.11)	-100%
Paid by borrower	4,379.86		9,048.95		4,669.09	107%
Four-year Undergraduate, Four-year Graduate Student						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$16,141.40		\$16,141.40			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$16,141.40		\$20,699.80		\$4,558.40	28%
Term (years)	10		10			
Payment (annual)	\$2,034.92		\$2,609.59		\$574.67	28%
Total amount repaid	\$20,349.19		\$26,095.89		\$5,746.70	28%
Interest (includes origination fee):	\$8,938.26		\$9,954.49		\$1,016.23	11%
Paid by government	4,558.40		0.00		(4,558.40)	-100%
Paid by borrower	4,379.86		9,954.49		5,574.63	127%

Two-year Undergraduate						
	Current Law		Committee Proposal		Deltas	
Total amount borrowed	\$6,440.70		\$6,440.70			
Origination fee	1.066%		0.000%			
Interest rate	4.450%		4.450%			
Entering repayment amount	\$6,440.70		\$6,860.86		\$420.16	7%
Term (years)	10		10			
Payment (annual)	\$811.97		\$864.94		\$52.97	7%
Total amount repaid	\$8,119.68		\$8,649.37		\$529.69	7%
Interest (includes origination fee):	\$2,167.80		\$2,208.67		\$40.87	2%
Paid by government	420.16		0.00		(420.16)	-100%
Paid by borrower	1,747.64		2,208.67		461.03	26%