

**William D. Ford Federal Direct Loan Program
Direct Subsidized Loan and Direct Unsubsidized Loan Borrower's Rights and Responsibilities Statement**

Repaying Your Loans¹

Initial Debt When You Enter Repayment	Standard		Extended ^{2,3}		Graduated		Income Contingent ^{5,6} Income = \$15,000			Income Contingent ^{5,6} Income = \$25,000			Income Contingent ^{5,6} Income = \$45,000			
	Per Month	Total	Per Month	Total	Per ⁴ Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total	Per Month	Total
3,500	50	4,471	Not Available	5,157	25	5,157	21	6,939	20	6,673	27	6,092	25	6,405	36	5,128
5,000	58	6,905	Not Available	7,278	40	7,278	30	9,912	29	9,533	38	8,703	36	9,150	51	7,326
5,500	63	7,595	Not Available	8,007	43	8,007	33	10,903	30	10,463	42	9,574	40	10,065	56	8,059
7,500	86	10,357	Not Available	10,919	59	10,919	45	14,868	30	14,019	57	13,055	54	13,725	76	10,989
10,500	121	14,500	Not Available	15,283	83	15,283	64	20,815	30	18,877	80	18,277	76	19,215	107	15,385
15,000	173	20,714	Not Available	21,834	119	21,834	87	29,685	30	25,229	114	26,110	108	27,451	153	21,978
18,500	213	25,548	Not Available	26,929	146	26,929	87	35,992	30	29,465	140	32,203	134	33,856	188	27,106
23,000	265	31,762	Not Available	33,479	182	33,479	87	43,141	30	34,128	174	40,036	166	42,091	234	33,699
30,000	345	41,429	Not Available	43,668	237	43,668	87	52,340	30	39,756	228	52,221	197	55,743	407	43,956
40,000	460	55,239	Not Available	58,229	316	58,229	87	62,005	30	44,827	253	72,717	197	84,352	468	58,608
46,000	529	63,524	319	95,782	363	66,956	87	66,084	30	46,378	253	89,828	197	105,472	509	67,399
50,000	575	69,048	347	104,111	395	72,778	87	68,153	30	46,860	253	103,268	197	111,575	587	73,260
60,000	690	82,858	391	140,816	474	87,334	87	71,219	30	46,934	253	136,615	197	124,085	587	88,251
70,000	806	96,667	456	164,285	535	101,890	87	71,721	30	46,934	253	148,551	197	133,106	587	106,551
80,000	920	110,477	522	187,754	632	116,445	87	71,721	30	46,934	253	157,373	197	138,907	587	128,146
90,000	1,036	124,287	587	211,224	711	131,002	87	71,721	30	46,934	253	163,227	197	141,925	587	152,967
100,000	1,151	138,096	652	234,693	790	145,556	87	71,721	30	46,934	253	166,457	197	142,386	587	181,224
110,000	1,266	151,906	717	258,162	869	160,111	87	71,721	30	46,934	253	167,172	197	142,386	587	213,485
120,000	1,381	165,716	782	281,632	948	174,668	87	71,721	30	46,934	253	167,172	197	142,386	587	250,281
130,000	1,496	179,525	848	305,101	1,024	189,224	87	71,721	30	46,934	253	167,172	197	142,386	587	292,313
138,500	1,594	191,264	903	325,050	1,094	201,596	87	71,721	30	46,934	253	167,172	197	142,386	587	332,912

¹ The estimated payments were calculated using a fixed interest rate of 6.80%.

² This repayment plan is available only to borrowers who have an outstanding balance on Direct Loan Program loans that exceeds \$30,000, and who had no outstanding balance on a Direct Loan Program loan as of October 7, 1998 or on the date they obtained a Direct Loan Program loan on or after October 7, 1998.

³ These amounts are fixed, rounded to the nearest dollar, and calculated based on a 25-year repayment term.

⁴ This is your beginning payment, which may increase during your 10-year repayment term.

⁵ Assumes a 5% annual income growth (Census Bureau).

⁶ The estimated payments were calculated using the formula requirements in effect during 2006.

⁷ HOH is Head of Household; assumes a family size of two.

William D. Ford Federal Direct Loan Program
Declaración de Derechos y Obligaciones del Prestatario del Préstamo PLUS del Direct Loan Program

Pago del préstamo¹

Deuda inicial al comienzo del período de pago	Básico		Gradual		Ampliado ³	
	Por mes	Total	Por mes ²	Total	Por mes	Total
\$2,500	50	3,042	25	3,746	No disponible	No disponible
\$5,000	60	7,248	42	7,694	No disponible	No disponible
\$7,500	91	10,872	63	11,543	No disponible	No disponible
\$10,000	121	14,496	84	15,388	No disponible	No disponible
\$15,000	181	21,744	127	23,083	No disponible	No disponible
\$20,000	242	28,992	169	30,778	No disponible	No disponible
\$25,000	302	36,240	211	38,472	No disponible	No disponible
\$30,000	362	43,488	253	46,166	No disponible	No disponible
\$35,000	423	50,736	295	53,859	265	80,346
\$40,000	483	57,984	338	61,554	306	91,824
\$45,000	544	65,232	380	69,248	344	103,302
\$50,000	604	72,480	422	76,942	383	114,781
\$55,000	664	79,728	464	84,636	421	126,259
\$60,000	725	86,976	507	92,330	459	137,737
\$65,000	785	94,224	549	100,023	497	149,215
\$70,000	846	101,472	591	107,718	536	160,693
\$75,000	906	108,720	633	115,413	574	172,171
\$80,000	966	115,968	675	123,107	612	183,649
\$90,000	1,087	130,464	760	138,496	689	206,605
\$100,000	1,208	144,960	844	153,882	765	229,561
\$110,000	1,329	159,456	929	169,270	842	252,517
\$120,000	1,450	173,952	1,013	184,661	918	275,473
\$130,000	1,570	188,448	1,097	200,047	995	298,429
\$140,000	1,691	202,944	1,182	215,435	1,071	321,385
\$150,000	1,812	217,440	1,266	230,824	1,146	344,342

¹ Estos son pagos estimados calculados utilizando una tasa de interés para los prestatarios del Préstamo PLUS del Direct Loan Program del 7.9%.

² Este es el pago inicial estimado, que puede aumentar.

³ Usted puede elegir el plan de pago ampliado solo si (1) no tenía ningún saldo pendiente de los préstamos del Direct Loan Program al 7 de octubre de 1998 o en la fecha en que obtuvo un préstamo del Direct Loan Program con posterioridad al 7 de octubre de 1998; y si (2) el saldo pendiente de sus préstamos del Direct Loan Program supera los \$30,000. Con el Plan de pago ampliado puede elegir hacer pagos mensuales fijos o graduales. Este ejemplo muestra pagos mensuales fijos.