

Loan Originations  
 PO Box 21487  
 Columbia, SC 29221



Repayment Services  
 PO Box 21337  
 Columbia, SC 29221

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	10 YEAR REPAYMENT				10 YEAR REPAYMENT				10 YEAR REPAYMENT				25 YEAR REPAYMENT			
	LEVEL REPAYMENT <sup>1</sup>				GRADUATED REPAYMENT				INCOME SENSITIVE				EXTENDED REPAYMENT <sup>4</sup>			
Total Debt	# of Months	Monthly Payment	Total Interest Paid	Total Amt Repaid	# of Months	Monthly Payment <sup>2</sup>	Total Interest Paid	Total Amt Repaid	# of Months	Monthly Payment <sup>3</sup>	Total Interest Paid	Total Amt Repaid	# of Months	Monthly Payment	Total Interest Paid	Total Amt Repaid
\$2,500	60	\$50	\$462	\$2,962	116	\$18/52	\$1,164	\$3,664	73	\$16	\$647	\$3,147				
5,000	117	59	1,878	6,878	117	35/104	2,360	7,360	116	31	1,978	6,978				
7,500	116	89	2,802	10,302	117	52/156	3,562	11,062	116	46	2,983	10,483				
10,000	117	118	3,776	13,776	116	70/209	4,726	14,726	116	62	3,977	13,977				
15,000	116	178	5,627	20,627	117	104/312	7,154	22,154	117	93	6,013	21,013				
20,000	116	238	7,478	27,478	117	139/417	9,520	29,520	117	124	8,049	28,049				
25,000	116	297	9,376	34,376	117	174/520	11,929	36,929	117	156	10,075	35,075				
30,000	116	356	11,274	41,274	117	209/626	14,275	44,275	117	187	12,074	42,074	299	\$210	\$32,655	\$62,655
40,000	116	475	15,023	55,023	117	278/834	19,060	59,060	117	249	16,146	56,146	299	280	43,558	83,558
50,000	117	590	18,965	68,965	117	348/1042	23,821	73,821	117	312	20,171	70,171	299	350	54,462	104,462
60,000	116	712	22,569	82,569	116	418/1254	28,545	88,545	117	374	24,243	84,243	299	420	65,366	125,366
75,000	116	890	28,217	103,217	116	523/1568	35,670	110,670	117	468	30,266	105,266	299	525	81,721	156,721
100,000	116	1,187	37,613	137,613	116	697/2090	47,576	147,576	117	624	40,400	140,400	299	700	108,980	208,980

<sup>1</sup> Level Repayment Plan- Payment amounts calculated assuming an interest rate of 6.8%

<sup>2</sup> Graduated Repayment Plan- Monthly payments reflect the first and final payment levels. This plan allows for a reduced payment initially with an increase in your payments every 24 months. This plan provides the greatest relief from the "cash crunch" of starting your career.

<sup>3</sup> Income Sensitive Plan- Monthly payments are adjusted annually based on expected total monthly gross income from all sources.

<sup>4</sup> Extended Repayment Plan- For new borrowers on or after October 7, 1998 with Federal Family Education Loans (FFEL) exceeding \$30,000, this plan sets a fixed annual or graduated payment amount paid over an extended period of time, not to exceed 25 years (\$50 minimum per month).

\* Income-Based Repayment (IBR) Plan (effective July 1, 2009) - Contact a customer service representative for more information.