

Save Money on Student Loans

Make interest payments on unsubsidized loans while you're in college to SAVE THOUSANDS!



Jane		John
	Original Amount Borrowed \$12,000	
Monthly Interest Payment During College		Monthly Interest Payment During College
\$0	Year 1	\$11
\$0	Year 2	\$27
\$0	Year 3	\$43
\$0	Year 4	\$64
Principal balance at repayment \$13,826	\$1,740 Interest paid while in college	Principal balance at repayment \$12,000
The original balance increased due to interest capitalization		Paying the interest while in college kept the balance the same
\$18,747 Total amount paid over life of loan	John saved: \$2,400 in interest over the life of the loan!	\$16,270 Total amount paid over life of loan



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Calculations based on 10 year standard repayment plan for a Federal unsubsidized loan at sample 4.45% interest rate. Interest capitalized once at the end of grace period. Minimum monthly payment after grace period at least \$200. Amount borrowed assumes an equal amount of \$6,000 borrowed every four years.

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