



The School University

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## Student Loan Repayment Calculator

Loan amount	\$10,000.00	Total loan amount	\$10,000.00
Loan term (in months)	24	Monthly loan amount	\$419.44
Annual interest rate	4.00%	Monthly fee	\$4.00
Annual loan fee	\$10.00	Total monthly payment	\$423.44
Other cost (if fee %)	\$100.00		

No.	Month	Outstanding loan	Principal paid	Interest paid	Loan amount	Loan fee
1	1	\$9,200.00	\$80.00	\$10.00	\$71.00	\$4.00
2	2	\$8,400.00	\$80.00	\$9.80	\$70.80	\$4.00
3	3	\$7,614.00	\$80.00	\$9.60	\$70.60	\$4.00
4	4	\$6,844.00	\$80.00	\$9.40	\$70.40	\$4.00
5	5	\$6,089.00	\$80.00	\$9.20	\$70.20	\$4.00
6	6	\$5,349.00	\$80.00	\$9.00	\$70.00	\$4.00
7	7	\$4,624.00	\$80.00	\$8.80	\$69.80	\$4.00
8	8	\$3,914.00	\$80.00	\$8.60	\$69.60	\$4.00
9	9	\$3,219.00	\$80.00	\$8.40	\$69.40	\$4.00
10	10	\$2,539.00	\$80.00	\$8.20	\$69.20	\$4.00
11	11	\$1,874.00	\$80.00	\$8.00	\$69.00	\$4.00
12	12	\$1,224.00	\$80.00	\$7.80	\$68.80	\$4.00
13	13	\$579.00	\$80.00	\$7.60	\$68.60	\$4.00
14	14	\$-61.00	\$80.00	\$7.40	\$68.40	\$4.00
15	15	\$-319.00	\$80.00	\$7.20	\$68.20	\$4.00
16	16	\$-624.00	\$80.00	\$7.00	\$68.00	\$4.00
17	17	\$-934.00	\$80.00	\$6.80	\$67.80	\$4.00
18	18	\$-1,249.00	\$80.00	\$6.60	\$67.60	\$4.00
19	19	\$-1,569.00	\$80.00	\$6.40	\$67.40	\$4.00
20	20	\$-1,894.00	\$80.00	\$6.20	\$67.20	\$4.00
21	21	\$-2,224.00	\$80.00	\$6.00	\$67.00	\$4.00
22	22	\$-2,559.00	\$80.00	\$5.80	\$66.80	\$4.00
23	23	\$-2,899.00	\$80.00	\$5.60	\$66.60	\$4.00
24	24	\$-3,244.00	\$80.00	\$5.40	\$66.40	\$4.00

# STUDENT LOAN REPAYMENT CALCULATOR TEMPLATE

The Student Loan Repayment Calculator simplifies planning for payments.



- **Easy to Use:** The calculator is designed to be user-friendly, with clear instructions and a simple interface.
- **Accurate Results:** The calculator uses advanced mathematical formulas to provide precise repayment schedules.
- **Customizable:** Users can adjust various parameters such as loan amount, interest rate, and term to fit their specific needs.
- **Time-Saving:** The calculator automates the complex calculations involved in determining monthly payments and total loan costs.
- **Financial Planning:** The calculator helps students and parents understand the long-term financial impact of borrowing, enabling better budgeting and decision-making.
- **Transparency:** The calculator provides a detailed breakdown of each payment, showing the amount applied to principal and interest.
- **Flexibility:** The calculator can be used for various types of student loans, including federal and private loans.
- **Accessibility:** The calculator is available online, making it easy to access from any device and location.
- **Support:** Comprehensive support resources, including FAQs and contact information, are provided to assist users.
- **Security:** The calculator ensures that all user data is protected and stored securely.
- **Regular Updates:** The calculator is updated regularly to reflect changes in interest rates and loan regulations.
- **Integration:** The calculator can be integrated with other financial planning tools and software.
- **Mobile-Friendly:** The calculator is optimized for use on mobile devices, allowing users to access it on the go.
- **Free of Charge:** The calculator is available at no cost to users, ensuring that all students have access to this valuable tool.

# Student Loan Repayment Guide Setup

**Jo Ann Robinson, Troy Polite, Nancy  
Musick**



## **Student Loan Repayment Guide Setup:**

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presented Attention is directed to sound collection procedures three specific loan programs suing a defaulted borrower the  
Family Educational Rights and Privacy Act and the use of credit bureaus and student loan borrower bankruptcy Loan  
collection procedures for all types of loans including institutional loans are covered with attention to making the loan  
servicing accounts before repayment the in school period the exit interview the billing process interrupting the billing  
process and the collection process Procedures for the National Direct Student Loan NDSL program a continuation of the  
National Defense Student Loan Program the Health Professions Student Loan program and the Nursing Student Loan  
program are discussed in detail Additional topics include types of legal action with defaulted borrowers steps in suing a  
borrower settling a suit out of court disclosure of information functions of a credit bureau and chapter 7 and chapter 13  
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