

Federal Perkins Loan Program \$40 Minimum Monthly Repayment Chart with \$5 Increment  
(For New Borrowers Who Signed Prom Notes On Or After October 1, 1992 )

		<b>Amount Loaned</b>	<b>Estimated Total Due</b>	<b>Interest Rate</b>	<b>Payment Amount</b>	<b>Number of Payments</b>	<b>Total Interest</b>
		100.00	100.76	5%	40	3	0.76
		200.00	202.54	5%	40	6	2.54
		300.00	305.45	5%	40	8	5.45
		400.00	409.45	5%	40	11	9.45
		500.00	514.58	5%	40	13	14.58
		600.00	620.87	5%	40	16	20.87
		700.00	728.35	5%	40	19	28.35
		800.00	837.06	5%	40	21	37.06
		900.00	947.02	5%	40	24	47.02
		1,000.00	1,058.24	5%	40	27	58.24
		1,100.00	1,170.75	5%	40	30	70.75
		1,200.00	1,284.58	5%	40	33	84.58
		1,300.00	1,399.81	5%	40	35	99.81
		1,400.00	1,516.88	5%	40	38	116.88
		1,500.00	1,634.46	5%	40	41	134.46
		1,600.00	1,753.99	5%	40	44	153.99
		1,700.00	1,874.98	5%	40	47	174.98
		1,800.00	1,997.48	5%	40	50	197.48
		1,900.00	2,121.60	5%	40	54	221.60
		2,000.00	2,246.81	5%	40	57	246.81
		2,100.00	2,371.98	5%	40	60	271.98
		2,200.00	2,497.14	5%	40	63	297.14
		2,300.00	2,622.28	5%	40	66	322.28
		2,400.00	2,767.55	5%	40	70	367.55
		2,500.00	2,902.08	5%	40	73	402.08
		2,600.00	3,038.47	5%	40	76	438.47
		2,700.00	3,176.95	5%	40	80	476.95
		2,800.00	3,317.33	5%	40	83	517.33
		2,900.00	3,459.93	5%	40	87	559.93
		3,000.00	3,604.57	5%	40	91	604.57
		3,100.00	3,751.40	5%	40	94	651.40
		3,200.00	3,900.61	5%	40	98	700.61
		3,300.00	4,052.06	5%	40	102	752.06
		3,400.00	4,205.96	5%	40	106	805.96
		3,500.00	4,362.44	5%	40	110	862.44
		3,600.00	4,521.58	5%	40	114	921.58
		3,700.00	4,683.13	5%	40	118	983.13
		3,800.00	4,692.99	5%	45	105	892.99
		3,900.00	4,848.79	5%	45	108	948.79
		4,000.00	5,006.74	5%	45	112	1,006.74
		4,100.00	5,167.10	5%	45	115	1,067.10
		4,200.00	5,329.86	5%	45	119	1,129.86
		4,300.00	5,335.35	5%	50	107	1,035.35
		4,400.00	5,492.52	5%	50	110	1,092.52
		4,500.00	5,651.82	5%	50	114	1,151.82
		4,600.00	5,813.21	5%	50	117	1,213.21
		4,700.00	5,976.79	5%	50	120	1,276.79
		4,800.00	5,978.64	5%	55	109	1,178.64
		4,900.00	6,137.13	5%	55	112	1,237.13

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		5,000.00	6,297.33	5%	55	115	1,297.33
		5,100.00	6,459.75	5%	55	118	1,359.75
		5,200.00	6,465.01	5%	60	108	1,265.01
		5,300.00	6,622.71	5%	60	111	1,322.71
		5,400.00	6,782.09	5%	60	114	1,382.09
		5,500.00	6,943.40	5%	60	116	1,443.40
		5,600.00	7,106.51	5%	60	119	1,506.51
		5,700.00	7,108.71	5%	65	110	1,408.71
		5,800.00	7,267.48	5%	65	112	1,467.48
		5,900.00	7,427.73	5%	65	115	1,527.73
		6,000.00	7,589.79	5%	65	117	1,589.79
		6,100.00	7,753.40	5%	65	120	1,653.40
		6,200.00	7,752.98	5%	70	111	1,552.98
		6,300.00	7,912.50	5%	70	114	1,612.50
		6,400.00	8,073.70	5%	70	116	1,673.70
		6,500.00	8,236.23	5%	70	118	1,736.23
		6,600.00	8,400.50	5%	70	120	1,800.50
		6,700.00	8,397.74	5%	75	112	1,697.74
		6,800.00	8,558.10	5%	75	115	1,758.10
		6,900.00	8,719.85	5%	75	117	1,819.85
		7,000.00	8,883.08	5%	75	119	1,883.08
		7,100.00	8,883.18	5%	80	112	1,783.18
		7,200.00	9,042.87	5%	80	114	1,842.87
		7,300.00	9,203.88	5%	80	116	1,903.88
		7,400.00	9,366.21	5%	80	118	1,966.21
		7,500.00	9,529.27	5%	80	120	2,029.27
		7,600.00	9,527.98	5%	85	113	1,927.98
		7,700.00	9,688.36	5%	85	114	1,988.36
		7,800.00	9,849.89	5%	85	116	2,049.89
		7,900.00	10,012.88	5%	85	118	2,112.88
		8,000.00	10,177.09	5%	85	120	2,177.09
		8,100.00	10,173.28	5%	90	114	2,073.28
		8,200.00	10,334.23	5%	90	115	2,134.23
		8,300.00	10,496.33	5%	90	117	2,196.33
		8,400.00	10,659.67	5%	90	119	2,259.67
		8,500.00	10,658.45	5%	95	113	2,158.45
		8,600.00	10,818.69	5%	95	114	2,218.69
		8,700.00	10,980.20	5%	95	116	2,280.20
		8,800.00	11,142.82	5%	95	118	2,342.82
		8,900.00	11,306.57	5%	95	120	2,406.57
		9,000.00	11,303.53	5%	100	114	2,303.53
		9,100.00	11,464.49	5%	100	115	2,364.49
		9,200.00	11,626.52	5%	100	117	2,426.52
		9,300.00	11,789.49	5%	100	118	2,489.49
		9,400.00	11,953.68	5%	100	120	2,553.68
		9,500.00	11,949.10	5%	105	114	2,449.10
		9,600.00	12,110.43	5%	105	116	2,510.43
		9,700.00	12,272.82	5%	105	117	2,572.82
		9,800.00	12,436.35	5%	105	119	2,636.35

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		9,900.00	12,600.74	5%	105	120	2,700.74
		10,000.00	12,594.85	5%	110	115	2,594.85
		10,100.00	12,756.58	5%	110	116	2,656.58
		10,200.00	12,919.44	5%	110	118	2,719.44
		10,300.00	13,083.22	5%	110	119	2,783.22
		10,400.00	13,079.37	5%	115	114	2,679.37
		10,500.00	13,240.63	5%	115	116	2,740.63
		10,600.00	13,403.00	5%	115	117	2,803.00
		10,700.00	13,566.04	5%	115	118	2,866.04
		10,800.00	13,730.23	5%	115	120	2,930.23
		10,900.00	13,725.11	5%	120	115	2,825.11
		11,000.00	13,886.78	5%	120	116	2,886.78
		11,100.00	14,049.31	5%	120	118	2,949.31
		11,200.00	14,212.91	5%	120	119	3,012.91
		11,300.00	14,377.35	5%	120	120	3,077.35
		11,400.00	14,370.86	5%	125	115	2,970.86
		11,500.00	14,533.09	5%	125	117	3,033.09
		11,600.00	14,695.98	5%	125	118	3,095.98
		11,700.00	14,859.80	5%	125	119	3,159.80
		11,800.00	14,855.44	5%	130	115	3,055.44
		11,900.00	15,017.02	5%	130	116	3,117.02
		12,000.00	15,179.41	5%	130	117	3,179.41
		12,100.00	15,342.72	5%	130	119	3,242.72
		12,200.00	15,506.83	5%	130	120	3,306.83
		12,300.00	15,501.29	5%	135	115	3,201.29
		12,400.00	15,663.18	5%	135	117	3,263.18
		12,500.00	15,825.93	5%	135	118	3,325.93
		12,600.00	15,989.61	5%	135	119	3,389.61
		12,700.00	16,153.94	5%	135	120	3,453.94
		12,800.00	16,147.31	5%	140	116	3,347.31
		12,900.00	16,309.51	5%	140	117	3,409.51
		13,000.00	16,472.51	5%	140	118	3,472.51
		13,100.00	16,636.44	5%	140	119	3,536.44
		13,200.00	16,800.91	5%	140	121	3,600.91
		13,300.00	16,793.31	5%	145	116	3,493.31
		13,400.00	16,955.91	5%	145	117	3,555.91
		13,500.00	17,119.33	5%	145	119	3,619.33
		13,600.00	17,283.46	5%	145	120	3,683.46
		13,700.00	17,277.48	5%	150	116	3,577.48
		13,800.00	17,439.70	5%	150	117	3,639.70
		13,900.00	17,602.52	5%	150	118	3,702.52
		14,000.00	17,766.06	5%	150	119	3,766.06
		14,100.00	17,930.50	5%	150	120	3,830.50
		14,200.00	17,923.64	5%	155	116	3,723.64
		14,300.00	18,086.09	5%	155	117	3,786.09
		14,400.00	18,249.15	5%	155	118	3,849.15
		14,500.00	18,413.09	5%	155	119	3,913.09
		14,600.00	18,577.45	5%	155	120	3,977.45
		14,700.00	18,569.84	5%	160	116	3,869.84

				State University Of New York			
				Student Loan Service Center			
Federal Perkins Loan Program \$40 Minimum Monthly Repayment Chartwith \$5 Increment							
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		<b>Amount Loaned</b>	<b>Estimated Total Due</b>	<b>Interest Rate</b>	<b>Payment Amount</b>	<b>Number of Payments</b>	<b>Total Interest</b>
		14,800.00	18,732.43	5%	160	118	3,932.43
		14,900.00	18,895.83	5%	160	119	3,995.83
		15,000.00	18,892.14	5%	165	115	3,892.14
		15,100.00	19,053.76	5%	165	116	3,953.76
		15,200.00	19,216.20	5%	165	117	4,016.20
		15,300.00	19,379.07	5%	165	118	4,079.07
		15,400.00	19,542.81	5%	165	119	4,142.81
		15,500.00	19,707.03	5%	165	120	4,207.03
		15,600.00	19,700.01	5%	170	116	4,100.01
		15,700.00	19,862.52	5%	170	117	4,162.52
		15,800.00	20,025.73	5%	170	118	4,225.73
		15,900.00	20,189.56	5%	170	119	4,289.56
		16,000.00	20,354.18	5%	170	120	4,354.18
		16,100.00	20,346.28	5%	175	117	4,246.28
		16,200.00	20,509.06	5%	175	118	4,309.06
		16,300.00	20,672.48	5%	175	119	4,372.48
		16,400.00	20,836.59	5%	175	120	4,436.59
		16,500.00	21,001.26	5%	175	121	4,501.26
		16,600.00	20,992.63	5%	180	117	4,392.63
		16,700.00	21,155.68	5%	180	118	4,455.68
		16,800.00	21,319.42	5%	180	119	4,519.42
		16,900.00	21,483.64	5%	180	120	4,583.64
		17,000.00	21,476.39	5%	185	117	4,476.39
		17,100.00	21,639.02	5%	185	117	4,539.02
		17,200.00	21,802.38	5%	185	118	4,602.38
		17,300.00	21,966.27	5%	185	119	4,666.27
		17,400.00	22,130.74	5%	185	120	4,730.74
		17,500.00	22,122.74	5%	190	117	4,622.74
		17,600.00	22,285.60	5%	190	118	4,685.60
		17,700.00	22,449.15	5%	190	119	4,749.15
		17,800.00	22,613.07	5%	190	120	4,813.07
		17,900.00	22,777.82	5%	190	120	4,877.82
		18,000.00	22,769.21	5%	195	117	4,769.21