

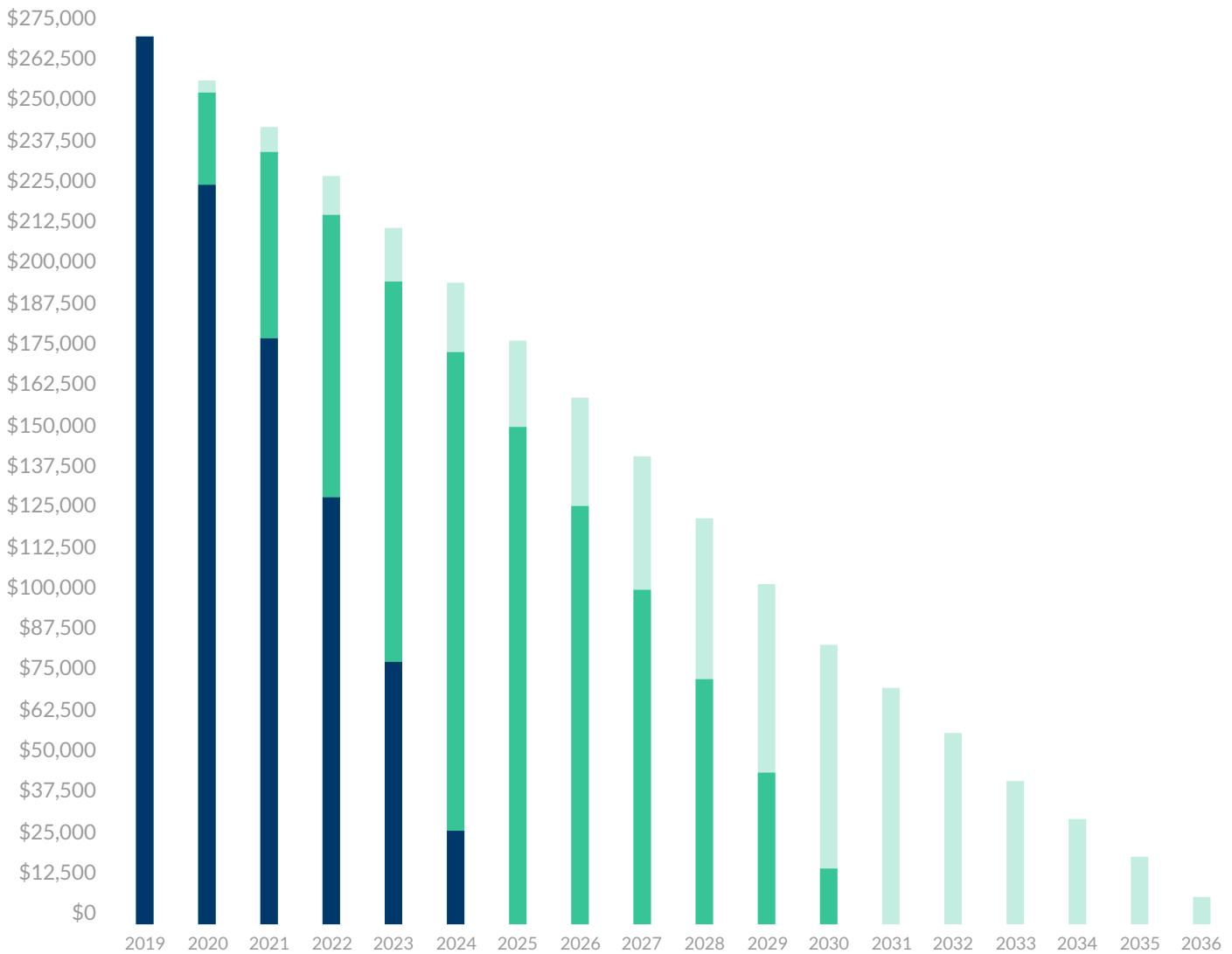
Amanda's Debt Report

You have **\$272,638.79** in loans with a monthly payment of **\$2,439.14**.
 This will take **17 years, 11 months** to pay off and cost you a total of **\$414,805.51**
 in the process. 🤖

Prepayment

If you pay **\$300** extra every month, it will take **11 years, 7 months** to pay off and
 cost you a total of **\$377,003.50**. You'll be debt-free **6 years, 4 months** faster!

Balance Over Time



■ Current Schedule

■ Prepayment

■ Prepayment & Refinancing

Debt Free: December, 2036

Debt Free: August, 2030

Debt Free: October, 2024

Savings: \$0

Savings: \$37,802.01

Savings: \$113,399.87

Refinancing Impact

By refinancing and prepaying, your monthly payment will change to **\$4,544.66**. It will take **5 years, 9 months** to pay off and cost you a total of **\$301,405.64**.

Cash Windfall

With a cash windfall of **\$10,000**, you'll see a net savings of **\$16,893.01** and your monthly payment will change to **\$2,439**. The total cost of your loans becomes **\$397,912.51** and you'll be debt free in **17 years, 11 months**.

Income-Driven Repayment Comparison

Below you'll find estimated projections on how federal programs could affect your repayment process.

Name	First Monthly Payment	Total Paid	Forgiven Amount	Federal Tax Bomb	Term
Income-Based (2009)	\$198.87	\$418,773.35	\$233,238.19	\$81,633.37	25 years
Revised Pay As You Earn	\$132.58	\$279,182.23	\$324,752.31	\$113,663.31	25 years
Pay As You Earn	\$132.58	\$199,378.50	\$384,369.37	\$122,998.20	20 years

See Assumptions

Adjusted gross income rises at 3.1% each year

Family size remains the same during the life of the loans

Poverty guidelines will increase based on a historical average of the past 20 years

The current interest rate won't change during the life of the loans

Potential Earnings

After you pay off your student loans, you can save your monthly payment of **\$2,739.14** towards an investment account to earn you interest.

Potential Earnings from August, 2030 to December, 2036

