

## Average loan indebtedness of RMU's 2009-2010 Graduates

Interest rates in effect from 07/01/09 – 06/30/10

### DIPLOMA GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$5,127	5.6	120	\$56	\$1,580	\$6,707
Federal Unsubsidized	\$6,379	6.8	120	\$73	\$2,430	\$8,809

### ASSOCIATE DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$7,969	5.6	120	\$87	\$2,457	\$10,426
Federal Unsubsidized	\$9,362	6.8	120	\$108	\$3,567	\$12,929
Federal PLUS (Parent)	\$14,120	7.9	120	\$171	\$6,348	\$20,468
Private Loans	\$15,108	12.0	180	\$181	\$17,530	\$32,638

### BACHELOR DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$14,487	5.6	120	\$158	\$4,446	\$18,953
Federal Unsubsidized	\$13,304	6.8	120	\$153	\$5,068	\$18,372
Federal PLUS (Parent)	\$16,369	7.9	120	\$198	\$7,359	\$23,728
Private Loans	\$20,581	12.0	180	\$247	\$23,880	\$44,461
Federal Perkins	\$1,500	5.0	33	\$50	\$106	\$1,606

### MASTER DEGREE GRADUATES

Loan Types	Loan Indebtedness	Interest Rates	Number of Payments	Monthly Payment	Estimated Interest Charges	Total Repaid
Federal Subsidized	\$14,985	6.8	120	\$172	\$5,709	\$20,694
Federal Unsubsidized	\$12,279	6.8	120	\$141	\$4,678	\$16,957
Private Loans	\$2,000	12.0	52	\$50	\$567	\$2,567
Federal PLUS (Parent)	\$4,096	7.9	119	\$50	\$1,810	\$5,906
Federal Perkins	\$1,572	5.0	34	\$50	\$116	\$1,688

- This chart is based on students that graduated during the 2009-2010 award year.
- These calculations are based on a standard repayment plan. Student can discuss other repayment options with their lender/services for the Stafford and PLUS loans. The Perkins loan must be repaid to Robert Morris University.
- Students can decrease their interest charges by increasing their monthly payments.
- These averages are based on loan types for the specific level of graduate. If the loan indebtedness is \$0 for a specific loan type in a particular level, that loan type is not included in the chart since there is no loan indebtedness associated with that particular level.
- The loan indebtedness for a graduate is based on their entire enrollment at Robert Morris University.
- These averages represent principal only and do not include any accrued interest charges.