

Profile #1 - Kaitlyn, Marketing/Business

Student Profile

Double major in marketing and business
 Married with 2 children (1 pre-school, 1 elementary-school)
 Husband runs family-owned business w/ significant business losses & debts
 Plans to go to grad school in 2 - 4 years for her MBA
 Accepted a marketing position with a local corporation
 Will be eligible for bonus sometime during 2nd year, lowest bonus earned @ company was \$18K

Projected Income

Salary (1st year)	\$27,000.00
Salary + bonus (project yr 2+)	\$45,000.00

Portfolio	Int Rate	Rate Type	Balance	Monthly Interest	Grad Rpmt (2-yr int only)	Standard Rpmt	IBR (starting)	IBR (future)
Sub Stafford	6.80%	fixed	\$10,500	\$59.50	\$59.50	\$121	\$0.00	\$77.45
Sub Stafford	6.00%	fixed	\$5,500	\$27.50	\$27.50	\$62	\$0.00	\$40.57
Unsub Stafford	6.80%	fixed	\$4,200	\$23.80	\$23.80	\$49	\$0.00	\$30.98
Subtotal (FFEL/DL)			\$20,200	\$142.80	\$110.80	\$232.00	\$0.00	\$149.00
Private Loans	7.12%	variable: LIBOR +6.0%	\$6,000.00	\$35.60	\$35.60	\$71	n/a (use standard payment)	n/a (use standard payment)
Total			\$26,200.00	\$178.40	\$146.40	\$303.00	\$71.00	\$220.00

Probable Strategy Options / Considerations:

Profile #2 - Len, Computer Graphics

Student Profile

Degree in computer graphics, interned 2 summers with mid-size movie company
 Recently engaged, fiance is also a recent grad who is job-hunting
 Has "dream job" offer w/ internship company, requires move to Los Angeles area
 Monthly salary is project-based, could have lag time between projects
 Movie project begins 7/13/09, expected to last about 2 years
 Also has about \$22K in credit card debt along with a car loan of \$19K

Projected Income

Starting salary (1st project)	\$30,000.00
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Portfolio	Int Rate	Rate Type	Balance	Monthly Interest	Grad Rpmt (2-yr int only)	Grad Rpmt Total Pmts (2 yr int)	Standard Rpmt	Standard Rpmt Total Pmts	IBR (starting)	IBR Total Pmts (25 years)	IBR 25-year forgiveness amount
Sub Stafford	6.80%	fixed	\$11,625	\$65.88	\$67/\$157	\$16,685	\$134	\$16,080	\$52	\$15,734	\$15,481
Sub Stafford	6.00%	fixed	\$5,500	\$27.50	\$30 / \$71	\$7,578	\$62	\$7,440	\$25	\$7,444	\$7,236
Unsub Stafford	6.80%	fixed	\$21,000	\$119.00	\$119 / \$284	\$30,141	\$242	\$29,040	\$95	\$28,422	\$27,967
Subtotal (FFEL/DL)			\$38,125	\$212.38	\$216 / 512	\$54,404.00	\$438	\$52,560	\$172	\$51,600	\$50,684
Private Loans	7.12%	variable: LIBOR +6.0%	\$14,400	\$85.44			\$169	\$20,280			
Total			\$52,525	\$297.82			\$438.00	\$72,840.00			

Probable Strategy Options / Considerations:

Profile #3 - Madison, History

Student Profile

History major, double minors in Mid-East studies & sociology, graduated 5/8/09
 Unmarried, no children
 Still job hunting, living with parents until she finds a job
 Looking locally and nationally for job
 Also considering military service (Officer Candidate School)

Projected Income

Unknown ?

Portfolio	Int Rate	Rate Type	Balance	Monthly Interest	Grad Rpmt (2-yr int only)	Standard Rpmt	IBR (initial)	IBR (future)	IBR "permanent-standard"
Sub Stafford	6.80%	fixed	\$17,125.00	\$97.04	\$97	\$198	\$119	?	\$198
Sub Stafford	6.00%	fixed	\$5,500.00	\$27.50	\$28	\$62	\$38	?	\$62
Unsub Stafford	6.80%	fixed	\$2,100.00	\$11.90	\$12	\$25	\$15	?	\$25
Subtotal (FFEL/DL)			\$24,725.00	\$136.44	\$136	\$285	\$172		\$285
Private Loans	7.12%	variable: LIBOR +6.0%	\$17,600.00	\$104.43	\$104	\$206	n/a (use standard payment)	n/a (use standard payment)	n/a (use standard payment)
Total			\$42,325.00	\$240.87	\$241	\$491			

Probable Strategy Options / Considerations:

Profile #4 - Nikko, Education

Student Profile

Graduating with bachelors degree in education, major in computer science & minor in math
 Single, 1 elementary-aged child that does not live with him
 No debt other than student loans
 Seeking teaching position in secondary education
 Has one job offer out-of-state scheduled to start August 1, stalling while waiting to hear results of local position

Projected Income

Local position (unconfirmed) ?
 Out-of-state position \$37,000.00

Portfolio	Int Rate	Rate Type	Balance	Monthly Interest	Grad Rpmt (2-yr int only)	Standard Rpmt	IBR
Sub Stafford	6.80%	fixed	\$4,000.00	\$22.67	\$22.67	\$47	n/a
Sub Stafford	6.00%	fixed	\$2,000.00	\$10.00	\$10.00	\$23	n/a
Unsub Stafford	6.80%	fixed	\$4,400.00	\$24.93	\$24.93	\$51	n/a
Total			\$10,400.00	\$57.60	\$57.60	\$121.00	n/a

Probable Strategy Options / Considerations: